

Line Collection Setup Guide

Oracle Financial Services Lending and Leasing

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1. Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

The document is organized into below topics:

- Logging In
- Template and Navigation
- Common Operations
- Hot Keys

Note

The application can be best viewed in 1280 x 1024 screen resolution.

1.1 Audience

This document is intended to all Prospective Users who would be working on the application.

1.2 Conventions Used

Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration > User screen.

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.

When you invoke the application, the **Sign In** screen is displayed.

- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID.

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system. Details are grouped into two categories to enable easy understanding. These include:

- Home screen
- Screens

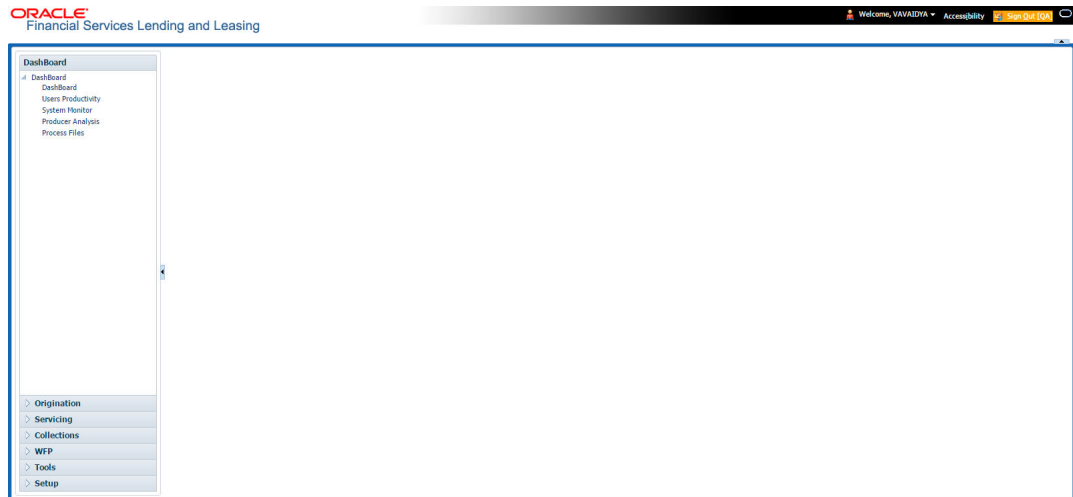
1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

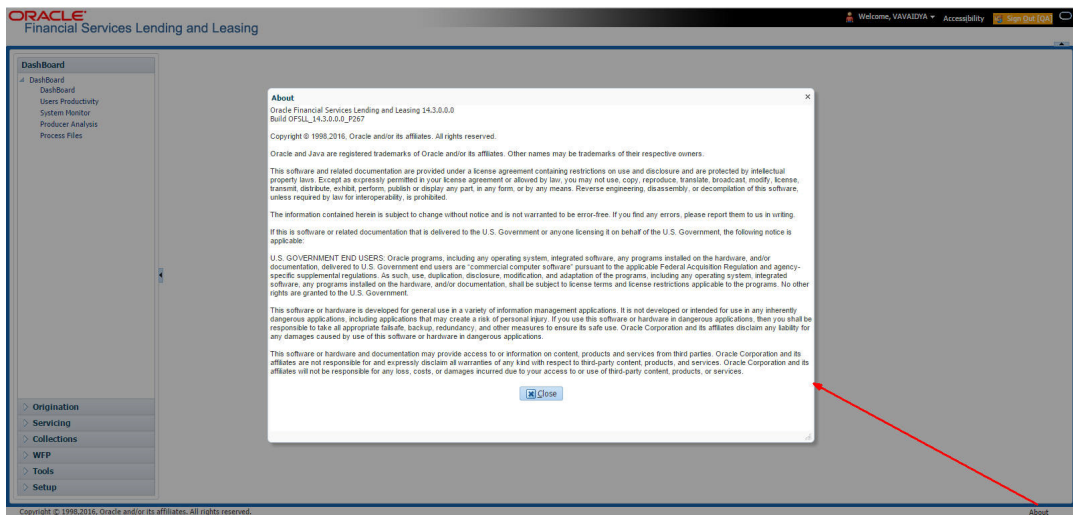
The Home screen consists of the following components:

- Header
- Left Pane

- **Right Pane/Work Area**



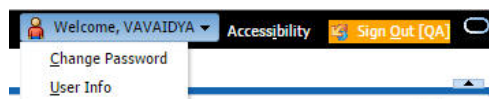
You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



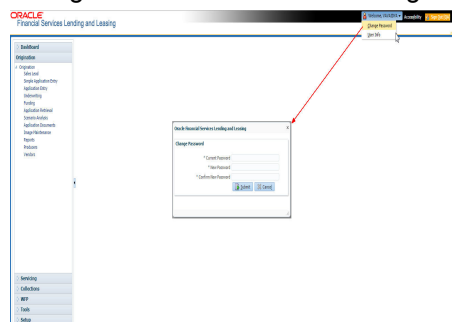
Header

In the Header, system displays the following:

- **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:



- **Change Password** – Click to change the current password.



Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

- User Info – Click to view the current user info.

In this screen, apart from viewing the user info, you can also set Session Language, enable error log, and specify the time zone preference.

Session Language – Select a language that you need to set for the session, from the drop-down list.

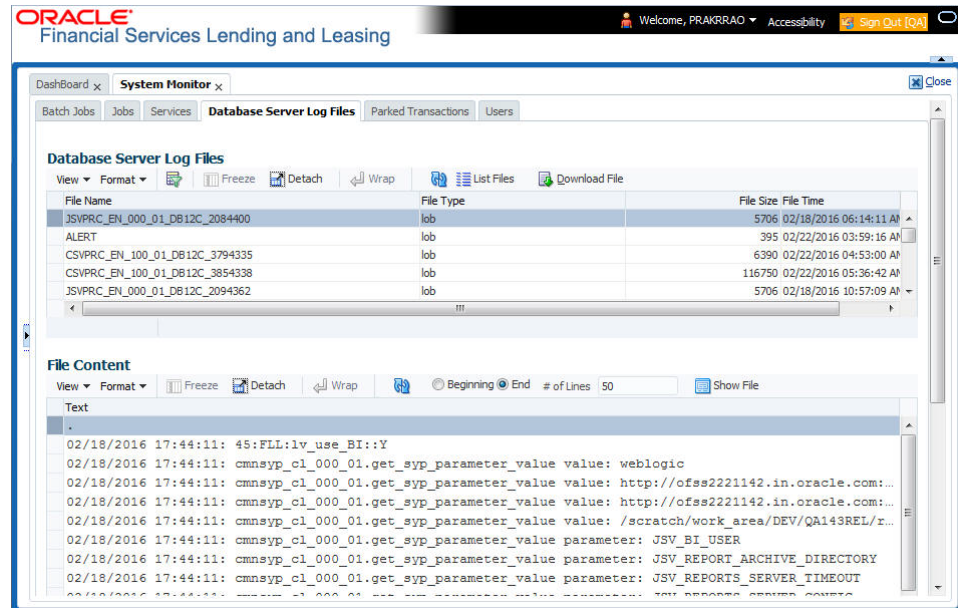
Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server. If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.

You can click on  **List Files** button to view the list of logged files.



Click on  **Show File** button to view the selected file contents in the 'File Content' section. You can also click  **Download File** button to extract a copy of debug details.

Time Zone Level - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

Click **Submit** to save the changes or **Close** to close the screen without changes.

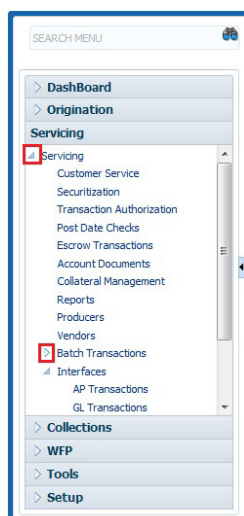
- **Accessibility** – Click the link to view accessibility features of the system.

Refer accessibility document for further details.

- **Sign Out** – Click the link to sign off from the application. You can also click on  icon to sign off from the application.

Left Window

In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.

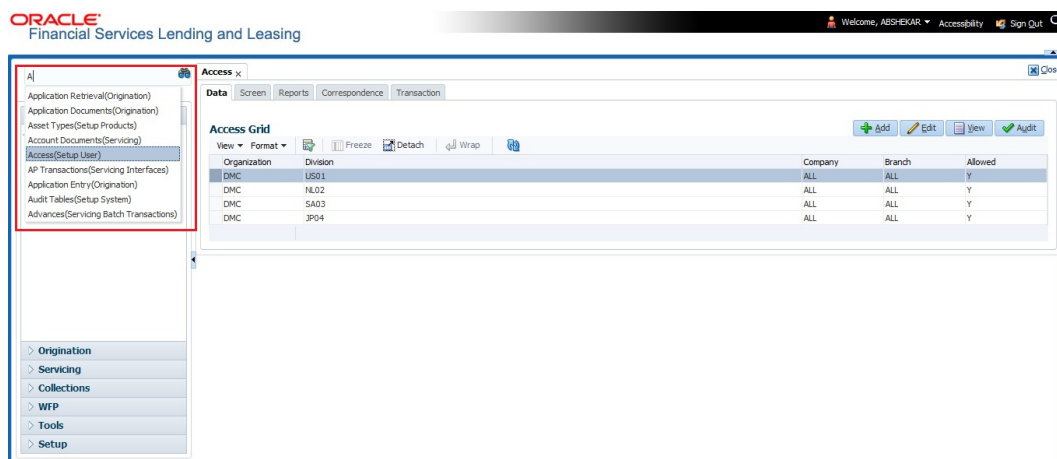


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

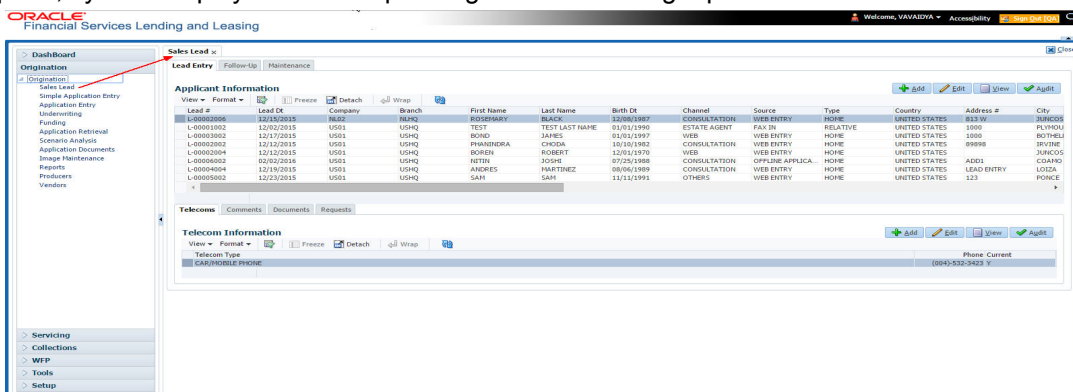
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press 'Enter'. The screen is displayed in the main window/work area.



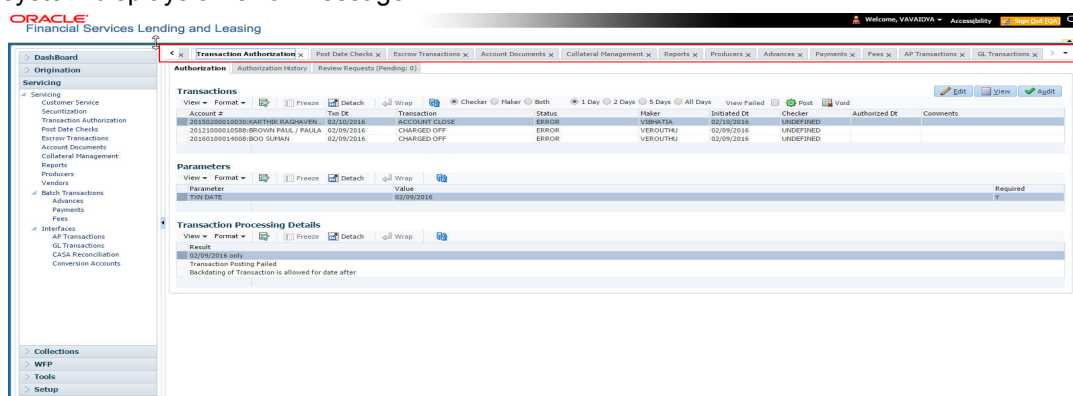
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

Right Window

The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

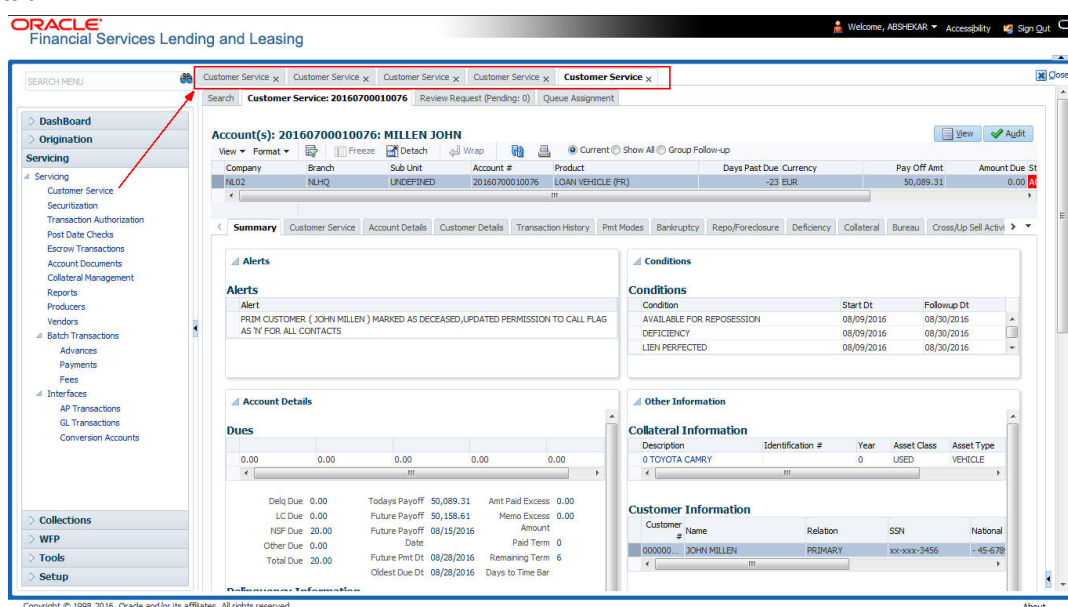


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

You can also open multiple Accounts at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac_Multi_tab_Ind' = 'Y' in MENU_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Accounts in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Servicing Module Master Tab. In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.



Few screens in Servicing and Collections are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Collection:

- Collection

- Bankruptcy
- Repossession
- Deficiency

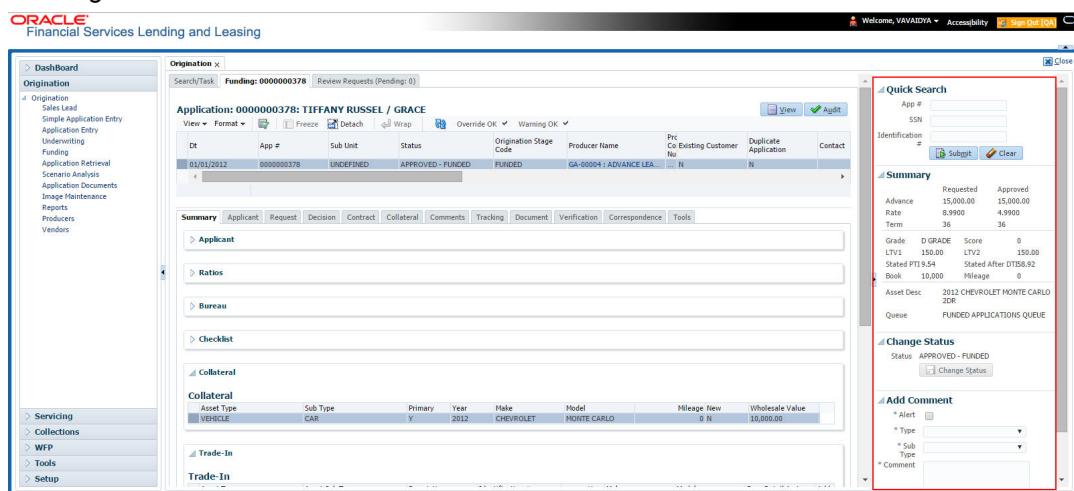
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click  and  to toggle the view of Right Splitter/Action Window.

Origination Screens

In Origination > Application screens, you can use the Right Splitter/Action Window to do the following:



- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.
- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

Servicing and Collection Screens

In Servicing and Collection > Customer Service screens, you can use the Right Splitter/Action Window to do the following:

- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search.
- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.
- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in 'Call Activities sub tab' under Customer Service tab.

For detailed information on the above options, refer to respective sections in the document.

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click  to toggle upper pane and  to toggle left pane. To un-toggle click  and  respectively.

1.4.1.1 Time Zone Preference

Oracle Financial Services Lending and Leasing

User Info

Organization	DMC	Time Zone	USER TIME ZONE
Division	US01	Level	
First Name	VARSHA	User Time Zone	UNDEFINED
Last Name	VAIDYA	Company	US/CENTRAL (CENTRAL STANDARD TIME)
Responsibility	SUPERUSER	Branch Time Zone	
GL Post Date	02/10/2016	Server Time Zone	ASIA/CALCUTTA (INDIA STANDARD TIME)
Last Login Date	02/10/2016 03:21:07 AM	Skin Family	Skyros (Default)
Session Language	DEFAULT		
Debug Enabled Ind	☐		

Submit Close

You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependant on database time.

Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

Company Branch Time Zone (Organization - Division Time Zone)

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under 'Division Definition'.
- In the Display Formats tab, select **Time Zone** and click 'Edit'.
- In the Format field, select the required time zone from the adjoining options list and click 'Save'.

If 'Company Branch Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

If 'User Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped horizontally. The details are displayed when you click the tab under which they are grouped. As similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on ‘Customer Service’ tab, the corresponding tabs are displayed.

The screenshot displays the 'Customer Service' screen for account 20120200010231, YUTAKA OZAKA / AKANE. The account details table shows a company of US01, branch USR1, and product LEASE VEHICLE. The 'Call Activities' section is active, showing a table with columns for Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appointr Followup Dt, Time Zone, and Adj Followup Dt. The table contains two rows of data for call activities.

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USR1	UNDEFINED	20120200010231	LEASE VEHICLE	0	USD	0.00	0.00	ACTIVE	02/10/2015

Action	Result	Contact	Reason	Cancel	Promise Dt	Promise Amt	Condition	Appointr Followup Dt	Time Zone	Adj Followup Dt	Corr
AT	PH	ANSWERING MACHINE		N	12/30/2015	1,000.00	NONE	N	12/30/2015	12/29/2015 12:30:00 PM	
AT	PH	ANSWERING MACHINE		N	12/30/2015	1,000.00	NONE	N	12/30/2015	12/29/2015 12:30:00 PM	

You can click to view the hidden tabs, if any.

1.5 Common Operations

Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit



When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

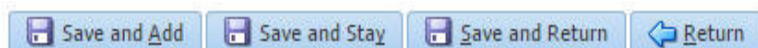
The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click Add , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the required details.
View	Click to view an existing record. Select the record you want to view and click 'View'. The system displays the record details in display mode.
Audit	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field.
Close	Click to close a screen or a record. When you try to close an unsaved, modified record, then the system alerts you with an error message. You can click 'Yes' to continue and 'No' to save the record.

1.5.2 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

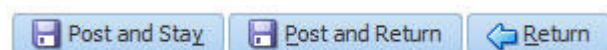
All or few of these actions are enabled when you select any of the Basic Operations.



The table below gives a snapshot of them:

Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click 'Add' button.
Save and Stay	Click to save and remain in the same page. This button is displayed when you click 'Add/Edit' button.
Save And Return	Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons.
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

The Payment maintenance screens consist of the following actions.



The table below gives a snapshot of them:

Basic Actions	Description
Post and Stay	Click to post the transaction and remain in the same section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' button.
Post and Return	Click to save and return to main section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' buttons.
Return	Click to return to main section without modifications. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' buttons.

The summary screens consist of the following navigations. The table below gives a snapshot of them:

Basic Actions	Description
	Click to navigate to the first record.
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

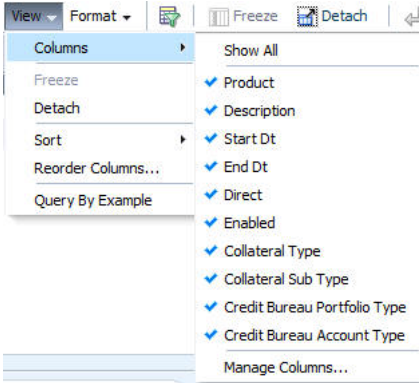
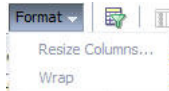
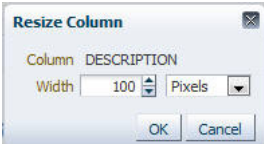
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

1.5.3 Personalization Options

You can personalize the data displayed in setup tables. Once personalized, system saves the settings for that User ID until next personalization.



The table below gives a snapshot of them:

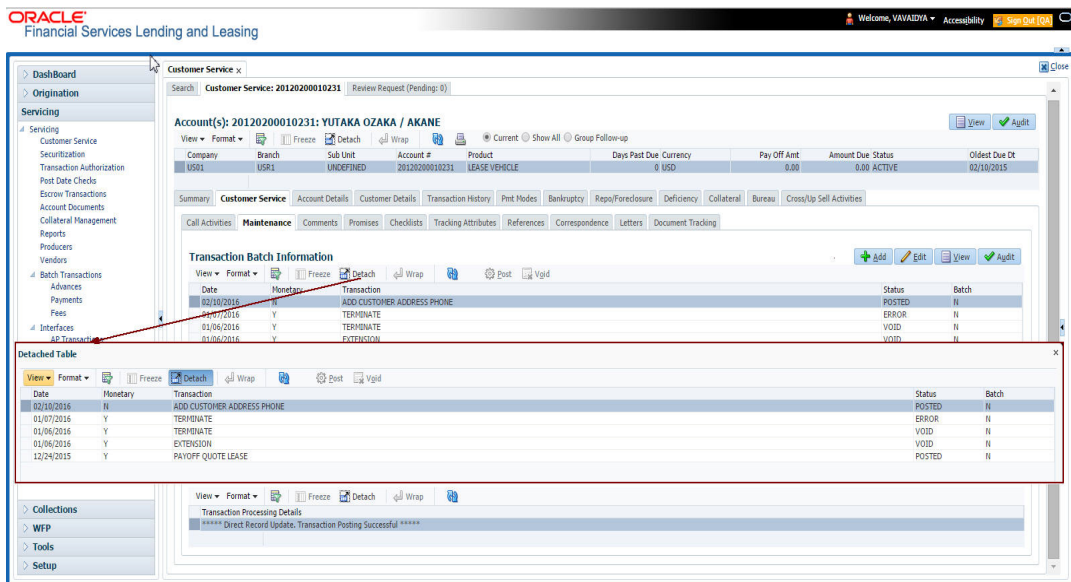
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format	Click to resize columns or wrap a data in the table cells.  Select the column you need to resize and select Resize Columns option from the Format drop-down list.  Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query. 
Freeze	Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click Wrap .
	Click to refresh the data in the table.

Print option in Customer Service screen

The Print button  option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

Detach



The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service screen. The main window shows account details for YUTAKA OZAKA / AKANE. A table titled 'Transaction Batch Information' is visible, showing transactions with columns for Date, Monetary, Transaction, Status, and Batch. A 'Detached Table' is also shown, displaying a list of transactions with columns for Date, Monetary, Transaction, Status, and Batch. The 'Detach' button is highlighted in the interface.

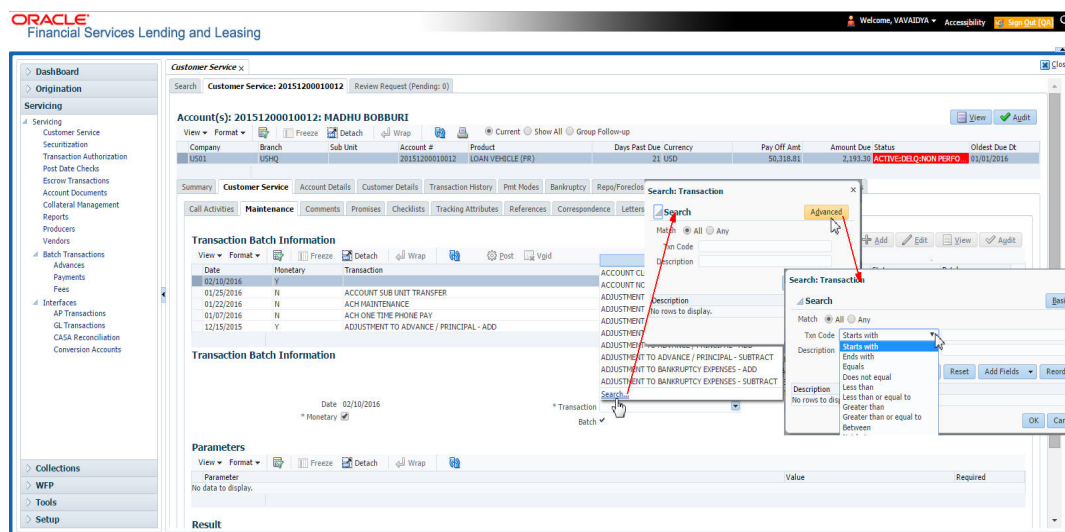
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

The system provides an option to select the required data from LOV, for few fields. You can either select the record from list or enter first alphabet of the value you want. When you provide the alphabet, system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.

- Combo drop-down list – The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.



Click the arrow button available before 'Search' to toggle the search options.

Buttons/Menu	Do this
Basic	Click 'Basic' for normal search.
Advanced	Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select).
Match	Select 'All' to display results exactly matching the specified characters. Select 'Any' to display results matching any of the specified characters.
Search	Click to search for values based on the specified search criteria. The search results are displayed below with the details in respective columns.
Reset	Click to reset the search criteria.
Add Fields	Click to add additional fields to search criteria.

The search criteria are provided below the 'Match' field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.

* Channel	WEB ENTRY	* Producer Name	
NY-02 : PR		HOLTSVILLE	43125313212
MT-00001 : SGFSADDF		RAMEY	23132132
MT-00001 : TEST 001		ADJUNTAS	0
MT-00001 : TEST 001		ADJUNTAS	0
MN-00001 : TERMINATE		AGUADA	0
MT-00001 : SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212
Search...			

Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

1.6 Keyboard Compatibility

The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

1. **Shift + Alt** + mnemonic to activate buttons in the screen. For example, to open 'Accessibility' screen, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
3. **Space bar** to check or uncheck 'Check Box'.
4. **Arrow Keys** to hover within the drop-down list.

1.6.1 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in key combination based on the browser on which the application is running.

Browser	Operating System	Key Combination	Action
Google Chrome	Linux	Alt + mnemonic	Click
Google Chrome	Mac OS X	Control + Option + mnemonic	Click
Google Chrome	Windows	Alt + mnemonic	Click
Mozilla Firefox	Linux	Alt + Shift + mnemonic	Click
Mozilla Firefox	Mac OS X	Control + mnemonic	Click
Mozilla Firefox	Windows	Alt + Shift + mnemonic	Click
Microsoft Internet Explorer 7	Windows	Alt + mnemonic	Set focus
Microsoft Internet Explorer 8	Windows	Alt + mnemonic	Click or set focus
Apple Safari	Windows	Alt + mnemonic	Click
Apple Safari	Mac OS X	Control + Option + mnemonic	Click

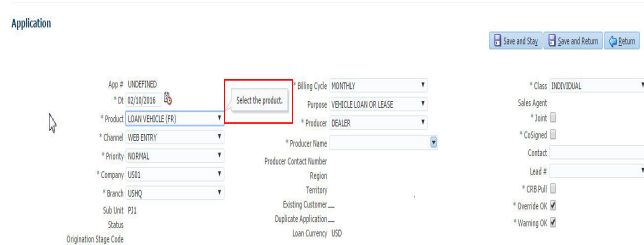
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

Shortcut	Action
Ctrl++	To increase zoom level.
Ctrl+-	To decrease zoom level.
Ctrl+0	To set zoom level to default level.

1.7 Tool Tips

The system is facilitated with tool tip option. When the cursor is moved to any of the field in the screen, a popup is displayed with a tip on the action to be performed.

1.8 Accessibility



1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reasons to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.

1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled. You can set the accessibility preferences after login. On the landing screen using 'Accessibility' link on the right end of the header set the following preferences as required

Screen Reader

Screen reader provides assistance to the visually impaired users. It interprets the screen elements by reading them aloud.

High Contrast

High contrast feature increases contrast level to make the screen more appealing for the reader with low vision.

Large Fonts

Large fonts feature increases font size to ensure clear display and appropriate spacing. This benefits the reader with low vision.

1.8.2.1 For Visual Challenges

The visual challenges varies widely, however it generally includes, blindness, low vision or color blindness. To make the application more accessible, following features are provided.

Blindness:

In order to interpret the visual display information in the audible form, Screen reader compatibility is provided.

In places where Screen reader technology cannot obtain information from images, text equivalents for images are provided.

For Users with difficulty in using mouse, since it requires hand and eye coordination, Keyboard navigation is provided. Details of keyboard navigation is provided in '*Section 1.8.3.2 Keyboard Compatibility*'.

Low vision:

For Users who cannot view the content that has small font size and cannot be enlarged, Software magnifier is provided to enlarge text and images beyond normal font enlargement.

Also, there is no information presented using attributes such as depth, size, location, font etc.

For high contrast requirements Screen setting can be adjusted.

Color blindness:

Oracle Accessibility guidelines have been followed and hence accessibility issues relating to color blindness are addressed.

Also, high contrast colors have been used to address difficulty in identifying shades of colors. For example, Black text in white background.

1.8.2.2 For Hearing Challenges

People with hearing challenges or hard of hearing might encounter problems accessing the information presented using sounds. Some application features minimize their concerns.

Visual representations of audible information is provided so that Users with this challenge do not miss information presented using audio.

1.8.2.3 For Age-related Challenges

Apart from the above, there can be aging issues like weak eye-sight or hearing.

Issues related to weak eyesight can be addressed through Application features for Visual Challenges provided in '*Section 1.8.2.1 For Visual Challenges*'.

Issues related to hearing can be addressed through Application features for hearing challenges provided in '*Section 1.8.2.2 For Hearing Challenges*'.

For Users who are less familiar with computers, the simplified user interface with easy navigation options, uniform layout and design and commonly used terminology in the application is of great advantage.

To address issues relating to understanding complex information, User manuals are provided for online help and tool tips at all required places are provided. In addition, system messages like error, warning or information helps you through.

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

Apart from assigning the logical sequence and organizing topics, the following techniques are used to enhance the accessibility of documentation.

- Addition of text equivalent to all graphics

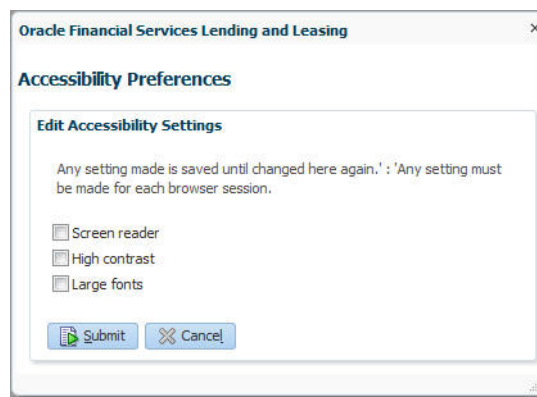
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate

1.8.4 **Setting up Accessibility Preferences**

You can setup or change the accessibility preferences.

To edit accessibility settings

1. Click Accessibility in the header part of application. The system displays the following screen:



2. Select any or all of the required options to edit or change the accessibility settings.
3. Click Submit.

Note

You need to define the required Settings for each browser session and defined settings are saved until next modification.

2. Administration System

In **Administration > System**, you can record setup data related to the application's overall functionality and performance. This data affects;

- The mechanics of the system
- The processes of the system
- The search for Location of files to complete the tasks.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System**

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Transaction Codes
- Data Files
- Events
- Batch Jobs
- Reports
- Error Messages
- Translations
- Seed Data

Using these parameters, you can control the behavior of the system from a technical perspective. For example, determine parameter values, define what information is audited, and record default values. The product provides default values for all these screens.

2.1 System Parameters

System parameters define information or values used throughout the system. They act as switches that control the manner in which a function is implemented, or whether or not the system performs a particular task. Parameters are used throughout the system to control everything from user access to what information is stored on any given form. Parameters also define configuration data, such as the location of the system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when the system is installed, but the values associated with the parameters need to be reviewed and maintained.

There are three types of parameters in the system, grouped by what part of the system they affect:

Parameter Type:	Parameter Range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging.

Parameter Type:	Parameter Range:
Organization parameters	These parameters apply to the organization, division, and user responsibility. Examples: User login control, password expiration.
Company parameters	These parameters apply to the company and branch. Examples: decision fax control, scoring model.

Hence, the System Parameters screen contains the following three tabs:

- System Parameters
- Organization Parameters
- Company Parameters

2.1.1 System Parameters Setup

The System Parameters Setup screen displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as application server file locations and data purging configuration.

To set up the System Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > System**. The system displays the **System Parameter** screen
2. In the **System Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

ORACLE®
Financial Services Lending and Leasing

Welcome, PRAKRAO Accessibility Sign Out

System Parameter

System Organization Company

System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
ACHPRC_B1_100_0	ACHPRC_B1_100_01_DEBUG_LEVEL	2	N
ACHPRC_B1_100_0	ACHPRC_B1_100_01_DEBUG_LEVEL	2	N
ACA_DLO_AMT_E	EXCLUDE DELINQUENCY AMOUNT FOR ACCOUNT ACH	N	Y
ACA_PAYMENT_A	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y	Y
ACA_PRENOTE_D	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	7	Y
ACA_PRE_PROCES	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	Y
ACA_PRE_PROCES	NUMBER OF DAYS BEFORE DEBIT DAY FOR ACH PROCESS IN FIRST TIME/ONE-TIME CASE	32.00	Y
ACCAAT_B1_100_0	ACCAAT_B1_100_01_DEBUG_LEVEL	2	N
ACCDMP_B1_100_0	ACCDMP_B1_100_01_DEBUG_LEVEL	2	N
ACCVAL_B1_111_0	ACCVAL_B1_111_01_DEBUG_LEVEL	2	N
ACCVAL_B1_112_0	ACCVAL_B1_112_01_DEBUG_LEVEL	2	N
ACCVAL_B1_121_0	ACCVAL_B1_121_01_DEBUG_LEVEL	2	Y
ACHPRC_B1_100_0	ACHPRC_B1_100_01_DEBUG_LEVEL	2	N
ACH_PAYEE_PREN	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	0.00	Y
ACHPRC_B1_112_0	ACHPRC_B1_112_01_DEBUG_LEVEL	2	N
ACHPRC_B1_100_0	ACHPRC_B1_100_01_DEBUG_LEVEL	2	N
ACHPRC_B1_100_0	ACHPRC_B1_100_01_DEBUG_LEVEL	2	N
ACHPRC_EM_100_0	ACHPRC_EM_100_01_DEBUG_LEVEL	2	N
ADMIN_SERVER	ADMIN_SERVER_HOST	http://usbf01narc.oracle.com:8001/en	Y

System Parameters

Save and Add Save and Stay Save and Return Return

Parameter *

Parameter Description *

Parameter Value *

* Enabled ☐

A brief description of the fields is given below:

Field	Do this
Parameter	System parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter (required).
Enabled	Check this box to enable the parameter.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix "[System Parameters](#)" chapter.

2.1.1.1 **FCUBS Integration**

Oracle Financial Services Lending and Leasing (OFSLL) is integrated with Oracle FLEXCUBE Universal Banking System (FCUBS) with the capability to integrate the centralized CIF (Customer Information Files), ELCM (Enterprise Limits and Collateral Management) and CASA (Current Account and Savings Account) modules.

To work with the integrated environment functionalities, you need to enable the following core banking indicator.

Parameter	Parameter Description
CMN_CORE_BANK	CORE BANKING INTERFACE INDICATOR

Note

Re-qualification is pending for Core and Direct Banking Integration.

For detailed information about integration changes, you can refer to 'FCUBS Integration Documents' section at OTN library (http://docs.oracle.com/cd/E59770_01/homepage.htm).

2.1.2 **Organization Parameters**

The Organization parameters control the system functions related to user log in, such as passwords and expiration dates, responsibility levels and the ability to access the system features. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

When determining which parameter to use, the system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of ALL being a lower order match than an exact match.

For example:

Assume the organization parameter `UIX_APP_VIEW_ALL_APPS` (VIEW ALL APPLICATIONS) is as follows:

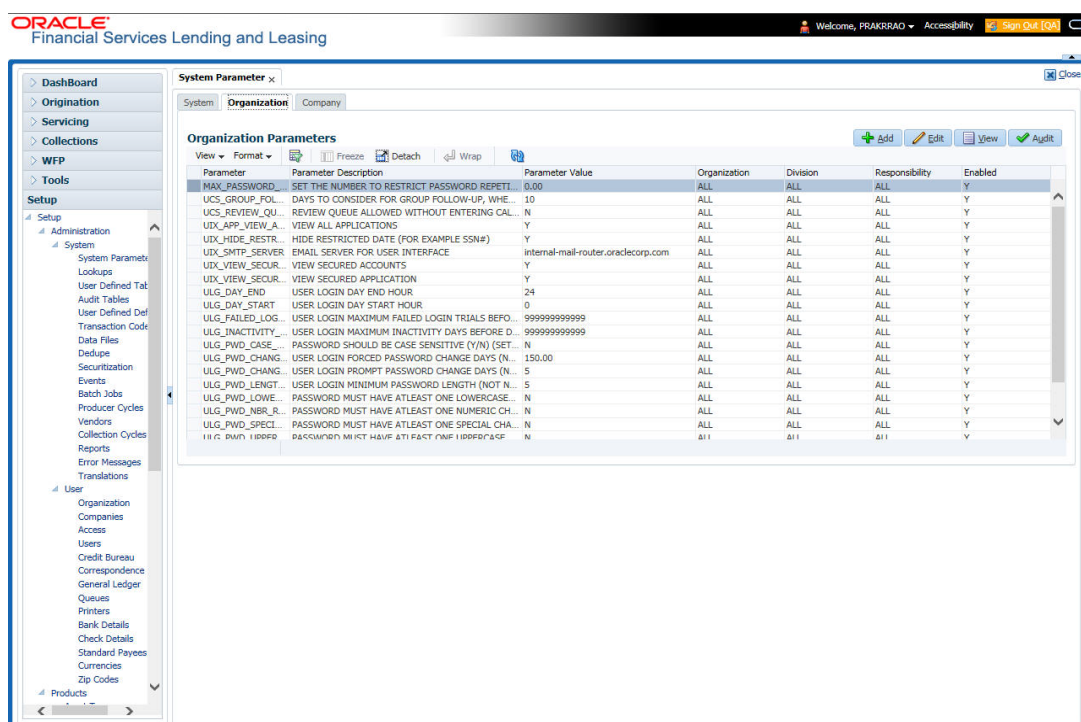
- If a user belongs to an organization as 'DMC' with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility of SUPERUSER, and is using the Underwriting screen of Lending menu, the system will return with a value Y, and the system will allow the user to view all applications.

Note

Be aware that while the system allows for Organization parameters to be defined at all three hierarchical (organization, division, and responsibility) levels, not all will be applicable to each parameter. For example, while you can define the `UIX_SMTP_SERVER` (EMAIL SERVER FOR USER) for a responsibility, you would normally want only to define this parameter based on organization or division.

To set up the Organization Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > Organization** tab.
2. In the **Organization Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.

Field	Do this:
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.
Responsibility	Select the responsibility for which the parameter will be valid from the drop-down list. IMPORTANT: In selecting which organization parameter to use, the system searches for a best match using the following attributes: 1. Organization 2. Division 3. Responsibility Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.
Enabled	Check this box to enable the parameter.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix "[System Parameters](#)" chapter.

2.1.3 Company Parameters

The Company parameters control the system processes associated with functions that may vary for different companies or branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation. Individual parameters may be set up with different values for uniquely defined company and branch combinations.

When these parameters values are requested by the system, the system responds with the "best" match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company parameter `UIX_RUN_AAI_ACT` (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

The system uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company US01, the system will return a value N and not create and activate an account online.
- When processing items for the company other than US01 and within the value ALL, the system will return with a value Y and create and activate an account online.

To set up the Company Parameters

1. Click **Setup > Setup > Administration > System > System Parameters > Company** tab.

- On the **Company Parameters** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

System Parameter x

System Organization **Company**

Company Parameters

Parameter	Parameter Description	Parameter Value	Company	Division	Enabled
AUD_ADV_REASON	AUTO DECISION ADVERSE ACTION REASON MODEL	FICO	ALL	ALL	Y
AUD_SCORING_METHOD	APPLICATION SCORING METHOD	PRIM	ALL	ALL	Y
AUD_SCORING_MODEL	APPLICATION SCORING METHOD WITH IN ALL BUREAU	MAX_SCORE	ALL	ALL	Y
CBU_DATA_SET_S...	METRO 2 FILE DATA SELECTION CRITERIA	MONTHLY	ALL	ALL	Y
CBU_DATA_SET_S...	METRO 2 FILE DATA SELECTION CRITERIA	MONTHLY	US01	USHQ	N
CBU_FILE_FORMAT	METRO 2 FILE FORMAT	880	ALL	ALL	Y
CMN_ASE_VALIDA...	VALIDATE ASSET MAKE MODEL DURING DATA ENTRY	N	ALL	ALL	Y
CMN_CMB_DEFAULT	DEFAULT PRINTER NAME	UNDEFINED	ALL	ALL	Y
CMN_WEEKLY_NO...	WEEKLY NON-BUSINESS DAYS	UNDEFINED	ALL	ALL	Y
COR_STORAGE_D...	ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE	COR_DIR_QA143REL_HQ	ALL	ALL	Y
DBR_JOINT_INC...	COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY	N	ALL	ALL	Y
DBR_JOINT_INC...	COMBINE INCOME AND DEBT WITH SPOUSE	N	ALL	ALL	Y
DDP_CRB_EXPIRA...	DEDUPING CREDIT BUREAU EXPIRATION DAYS	9999999	ALL	ALL	Y
DDP_DEDUP_DEB...	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY	N	ALL	ALL	Y
DDP_DEDUP_DEB...	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE	N	ALL	ALL	Y
DOT_STORAGE_D...	ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING	DOT_DIR_QA143REL_HQ	ALL	ALL	Y
ECB_EDIT_FAIL_A...	CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO...	N	ALL	ALL	Y
ECB_USE_APL_CU...	RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BU...	Y	ALL	ALL	Y
FIN_IMAGE_STAT...	DEFAULT IMAGE STATIC CODE FOR FIN SERVICE	N	HS01	811	Y

Company Parameters

Parameter:
 Parameter Description:
 * Parameter Value:

* Company:
 * Branch:
 * Enabled: ☐

Save and Add Save and Stay Save and Return Return

A brief description of the fields is given below:

Field	Do this:
Parameter	The system displays the parameter, when you select parameter description.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Company	Select the portfolio company for which the parameter will be valid from drop-down list.
Branch	Select the portfolio branch for which the parameter will be valid from the drop-down list (required). IMPORTANT: In selecting which company parameter to use, the system searches for a best match using the following attributes: - Company - Branch For this reason, the Software recommends creating a version of each company parameter where ALL is the value in these fields.
Enabled	Check this box to enable the parameter.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix “[System Parameters](#)” chapter.

2.2 Lookups Setup screen

The Lookup Setups screen defines the contents in many drop-down fields used throughout the system. Fields that make use of drop-down field will accept only entries that are stored on this screen.

The Lookups screen contains two sections: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

For system-defined lookup types, only the Description field may be changed.

A *system-defined lookup type* (**Lookup Types** block, **System Defined** is selected) is one that is critical to the system and cannot be changed. However, you can still modify the lookup type description and Record indicator (Enabled/Disabled).

A *user-defined lookup type* (**Lookup Types** block, **System Defined** is not selected) is one that can be modified, depending on a user's business needs. You can modify the description, system indicator and record indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A *system-defined lookup code* (**Lookups** screen, **System Defined** is selected) is one on which the system processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookups** screen, **System Defined** is not selected) is one that can be defined or altered by a user.

WARNING: System-defined lookup types are those that are required by the system. Their related lookup codes will also be system defined. If you update and save a user-defined lookup type as a system-defined-lookup type (that is, change the System Defined button from **No** to **Yes** in the Lookup Type sub screen), the system will not allow you to change the lookup type back to user-defined in the future.

Note

Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

Typically, the system Administrator would modify the descriptions of lookup codes and add new lookup codes to the existing lookup types as needed.

To set up the Lookups

1. Click **Setup > Setup > Administration > System > Lookups**. The system displays the **Lookups** screen. The details are grouped into two:
 - Lookup Types
 - Lookup Codes

2. In the **Lookup Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing 'Lookups' window. The left sidebar contains a navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Lookups' and contains two sections: 'Lookup Type' and 'Lookup Code'. The 'Lookup Type' section has a table with columns: Lookup Type, Description, System Defined Yes/No, and Enabled. It lists various lookup types such as 1098_POINTS_DISCOUNTS_ITM_CD, ACCESS_GRID_TYPE_CD, ACCRUAL_BASE_METHOD_CD, etc. Below the table are input fields for 'Lookup Type', 'Description', and 'System Defined Yes/No', along with an 'Enabled' checkbox. The 'Lookup Code' section has a table with columns: Lookup Code, Description, Sort Sub Code, System Defined Yes/No, and Enabled. It currently shows 'No data to display.' Below the table are input fields for 'Lookup Code', 'Description', 'Sort Sub Code', 'System Defined Yes/No', and an 'Enabled' checkbox.

A brief description of the fields is given below:

Field	Do this:
Lookup Type	Specify the lookup type.
Description	Specify the description for the lookup type .
System Defined Yes/No	Select 'Yes', if you wish to maintain the lookup type as system defined and 'No', if you wish to maintain lookup type as User defined.
Enabled	Check this box to enable the lookup type.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Lookup Codes** section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Lookup Code	Specify the lookup code. These are solely dependent on the function of the Lookup Type.
Description	Specify the lookup code description. This may be changed as per your business requirement.
Sort	Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed.

Field	Do this:
Sub Code	Specify the sub code for the lookup code.
System Defined Yes/No	Select 'Yes', if you wish to maintain the lookup code as system defined and 'No', if you do not want to maintain it as system defined. System defined lookup codes cannot be modified, except for changing the Description or Sorting fields. If the lookup type is not system defined, then the code can be modified.
Enabled	Check this box to enable the lookup code.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.3 User Defined Tables

In User Defined Tables you can maintain user-defined tables, such as the data attributes the system uses on its Search screens.

In the following example, the list of attributes in the Criteria column are computed from the User Defined Tables screen.

To set up a user-defined table, you must:

1. Define the fields on the table.
2. Join the related tables.
3. Assign the table a lookup type.

You can create tables for different products, funding, and collateral types.

After creating the user-defined tables, the system sorts the attributes to make the system usage more efficient. These details are used with different functions of the system, including:

- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

Note

Many of these tables, (ASSET TRACKING ATTRIBUTES for example) may be configured during the initial setup of the application to provide for your specific business needs. Others, such as APPLICATION SEARCH, may be changed whenever your business needs change. Still others should not be changed without consulting Oracle Financial Services Software, as changing them would require changes to existing code for the expected results to be implemented. As a thumb rule, it is better to add or disable information on the User Defined Tables screen than to edit existing entries.

To set up the User Defined Tables

1. Click **Setup > Setup > Administration > System > User Defined Tables**. The system displays the User Defined Tables screen. The details are grouped into two:
 - User Defined Tables
 - User Defined Table Attributes

2. In the **User Defined Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

User Defined Tables

Table	User table Type	Description	System Defined Yes/No	Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
SEARCH_WFP_PR...	SEARCH : WFP PR...	WFP PRODUCER S...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
SEARCH_UPO_AC...	SEARCH : POST D...	POST DATED CHE...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
DLR_TRACK_MAP...	MAPPING: INTERF...	DLR_TRACK MAPP...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM I
SEARCH_UBT_AD...	SEARCH : ACCOU...	BATCH ENTRY AC...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
SEARCH_UBT_FEE...	SEARCH : ACCOU...	BATCH ENTRY AC...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
SEARCH_UTA_TXN...	SEARCH: TRANSA...	TRANSACTION HI...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
SEARCH_UBT_PM...	SEARCH : ACCOU...	BATCH ENTRY AC...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIRS
CHGOFI_TYPE_D...	TABLE ATTRIBUT...	DEFICIENCY DETA...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM I
CPY_APP_SETUP...	SETUP: APPLICAT...	APPLICATION CO...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM I

User Defined Tables

* Table:
 * User table Type:
 * Description:
 * System Defined Yes/No: ☐ Yes ☒ No
 * Enabled: ☐
 * Product Type:
 * Funding Type:
 * Collateral Type:
 * View Name: UNDEFINED
 * SQL Statement:
 * Sort: 0

User Defined Table Attributes

Attribute	Description	Data Type	Length	Sort Operator	System Defined Yes/No	Enabled	Sub Attribute	LOV Type
No data to display.								

A brief description of the fields is given below:

Field	Do this:
Table	Specify the user-defined table name.
User Table Type	Select the user-defined table type from the drop-down list. This determines where and how the related data is being used.
Description	Specify the description for user-defined table.
System Defined Yes/NO	Select 'Yes', if you wish to maintain the User table type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table (optional).
Product Type	Select the product type from the drop-down list.
Funding Type	Select the funding type associated with the user-defined table from the drop-down list.
Collateral Type	Select the collateral type associated with the user-defined table from the drop-down list.
View Name	Specify the view name.

Field	Do this:
SQL Statement	Specify the SQL version of the statement. For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows: <pre>SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE</pre> Note: For the above SQL, the where criteria is part of the User Defined Table Attributes
Sort	Specify the sort order for the user-defined table relative to other tables of the same type.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **User Defined Table Attributes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

ORACLE®
Financial Services Lending and Leasing

Welcome, PRAKRAO Accessibility Sign Out [QA]

Dashboard

Origination

Servicing

Collections

WFP

Tools

Setup

- Administration
 - System Parameters
 - Lookups
 - User Defined Tables
 - Audit Tables
 - User Defined Def
 - Transaction Code
 - Data Files
 - Debit
 - Securitization
 - Events
 - Batch Jobs
 - Producer Cycles
 - Vendors
 - Collection Cycles
 - Reports
 - Error Messages
 - Translations
- User
 - Organization
 - Companies
 - Access
 - Users
 - Credit Bureau
 - Correspondence
 - General Ledger
 - Queues
 - Printers
 - Bank Details
 - Check Details
 - Standard Payees
 - Currencies
 - Zip Codes
- Products

User Defined Tables

View Format Freeze Detach Wrap

Table	User table Type	Description	System Defined Yes/No	Enabled	Product Type	Funding Type	Collateral Type	View Name	SQL Statement
SEARCH_WFP_PR...	SEARCH : WFP PR...	WFP PRODUCER S...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...
SEARCH_UPD_AC...	SEARCH : POST D...	POST DATED CHE...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...
DLR_TRACK_MAP...	MAPPING: INTERF...	DLR_TRACK MAPP...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
SEARCH_UBT_AD...	SEARCH : ACCOU...	BATCH ENTRY AC...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...
SEARCH_UBT_FEE...	SEARCH : ACCOU...	BATCH ENTRY AC...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...
SEARCH_UBT_TXN...	SEARCH : TRANSA...	TRANSACTION HI...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...
SEARCH_UBT_PM...	SEARCH : ACCOU...	BATCH ENTRY AC...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...
CHGOFF_TYPE_D...	TABLE ATTRIBUT...	DEFICIENCY DETA...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
CPY_APP_SETUP...	SETUP: APPLICAT...	APPLICATION CO...	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT 1 FROM
SEARCH_ACC_AC...	SEARCH : ACCOUNT	ACCOUNT SEARCH	☐ Yes ☒ No	Y	ALL	ALL	ALL	UNDEFINED	SELECT /*+ FIR...

User Defined Table Attributes

View Format Freeze Detach Wrap

Attribute	Description	Data Type	Length	Sort	Operator	System Defined Yes/No	Enabled	Sub Attribute	LOV Type
			0			☐ Yes ☒ No	N		
PRO_NAME	PRODUCER NAME	CHARACTER	80		1 LIKE	☐ Yes ☒ No	Y		NO LOV
WPR_STATUS_CD	PRODUCER STATUS	CHARACTER	30		2 LIKE	☐ Yes ☒ No	Y		NO LOV
WPR_TOT_CREDIT_L...	TOTAL CREDIT LIMIT	NUMBER	30		3 EQUAL	☐ Yes ☒ No	Y		NO LOV

User Defined Table Attributes

Save and Add Save and Stay Save and Return Return

* Attribute: * Operator: * LOV Validation Ind: ☐

* Description: * System Defined Yes/No: ☐ Yes ☒ No * Lookup Type:

* Data Type: * Enabled: ☐ * Sub Attribute: * Default Value:

* Length: 0 * Sort: 0

A brief description of the fields is given below:

Field	Do this:
Attribute	Specify the user-defined table attribute.
Description	Specify the description for the user-defined table attribute.
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop-down list.
Length	Specify the maximum length of the user-defined table attribute.

Field	Do this:
Sort	Specify the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data.
Operator	Select the operator for the user-defined table attribute from the drop-down list.
System Defined Yes/No	Select 'Yes', if you wish to maintain the User table attribute as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table attribute so that the attribute will be considered when creating new instances of the User Defined Table.
Sub Attribute	Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes).
LOV Type	Select the list of value (LOV) type for the user-defined table attribute from the drop-down list.
LOV Validation Ind	Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV.
Lookup Types	Specify the lookup type of the LOV associated with the user-defined table attribute.
Default Value	Specify the default value for the user-defined table attribute.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.4 Audit Tables

The system allows you to track changes in the database during line of creditor origination. This includes the tracking of:

- Account status history
- Audit history of specified fields

The Audit Tables Setup screen records the tables and columns requiring an audit. the system stores the following details for the fields you want to audit for changes:

- Current value in field
- New value field
- User who changed the field's content
- Date and time when the value was changed

IMPORTANT: The system recommends that only a database administrator perform the following steps.

To set up the Audit Tables

1. Click **Setup > Setup > Administration > System > Audit Tables**. The system displays the Audit Tables screen. The details are grouped into two:
 - Audit Tables

- Audit Columns
2. In the **Audit Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The 'Audit Tables' section is active, showing a table with columns: Table, Description, Display Description, Display Column, Reset RowID, Enabled, Primary Key 1, Primary Key 2, Primary Key 3, and Primary Key 4. The 'INDEX_RATES' table is selected. Below the table list, there is a detailed view of the selected table, showing its description, display description, display column, and primary keys. The 'Audit Columns' section is also visible, showing a list of columns for the selected table.

A brief description of the fields is given below:

Field	Do this:
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.
Display Column	Select the table column to be displayed on audit screen from the drop-down list.
Enabled	Check this box to enable the audit table so that it will be considered while generating the database triggers.
Reset Row ID	Check this box to allow resetting the row identifier.
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.

Field	Do this:
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .
Primary Key 6 (unlabeled)	Table primary key column 6 is displayed here.
Primary Key 7 (unlabeled)	The table primary key column 7 is displayed here.
Primary Key 8 (unlabeled)	The table primary key column 8 is displayed here.
Primary Key 9 (unlabeled)	The table primary key column 9 is displayed here.
Primary Key 10 (unlabeled)	The table primary key column 10 is displayed here.
Primary Key 11 (unlabeled)	The table primary key column 11 is displayed here.
Primary Key 12 (unlabeled)	The table primary key column 12 is displayed here.
Primary Key 13 (unlabeled)	The table primary key column 13 is displayed here.
Primary Key 14 (unlabeled)	The table primary key column 14 is displayed here.
Primary Key 15 (unlabeled)	The table primary key column 15 is displayed here.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Audit Tables Columns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Column	Specify the column name on which the audit needs to be created from drop-down list (column in the table that is being audited)
Description	Specify the column description (description of the data contained in the column).
Data Type	The data type for the attribute is displayed here.
Enabled	Check this box to enable the audit column.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5 Transaction Codes

The system uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account.

The Transaction Codes Setup screen catalogs and defines these core system actions.

Three sub screens, Transaction Parameters, Access Grid, and Transaction Product Definition, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

Note

The Software recommends that you restrict the access to the seed data once you are in production.

To set up the Transaction Codes

1. Click **Setup > Setup > Administration > System > Transaction Codes**. The system displays the Transaction Codes screen.
2. In **Transaction Super Group** section, you can view the following information

A brief description of the fields is given below:

Field	Do this:
Super Group	Select the Super Group you want to work with in the Transaction Codes screen.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

The screenshot displays the Oracle Financial Services Lending and Leasing application. The left sidebar contains navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Transaction Codes' and shows a list of transaction codes under the 'Transaction Super Group'. Below this, there is a detailed view of a transaction code with fields for Txn Code, Description, Group, Action, Monetary, System Defined Yes/No, Enabled, Txn/Bal Type, Statement Txn Type, and Batch. The 'Parameters' section at the bottom allows for further configuration of these fields.

A brief description of the fields is given below:

Field	Do this:
Txn Code	Specify the transaction code (required).
Description	Specify the description for the transaction.
Group	Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) from the drop-down list.
Action	Select the action type code for the transaction (what action will take place when the transaction occurs) from the drop-down list.
Monetary	Check this box to maintain the transaction as a monetary transaction. If unchecked, then the transaction is nonmonetary.
System Defined Yes/No	Select 'Yes', if you wish to maintain the transaction code as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.
Enabled	Check this box to enable the transaction.
Txn/Bal Type	Select the transaction / balance type affected by the Transaction from the drop-down list.
Statement Txn Type	Select the statement transaction type (how the transaction should appear on the customer statement) from the drop-down list.
Batch	Check this box to perform the transaction in a batch process.

Field	Do this:
Manual	Check this box, if the transaction is a manual transaction. If you define a transaction as manual, the system recommends that the transaction that reverses it also be defined as manual.
Stmt Print	Check this box to print the transaction on customer statements.
GL	Check this box, if the transaction is a general ledger transaction.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1 **Transaction Codes sub screens**

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

Note

Please contact your System Administrator / Implementation Manager before making any changes in these sub screens.

2.5.1.1 **Parameters**

Here, you can define the parameter information for the associated transaction.

(For manual transactions, these are the parameters that appear when you click Load Parameters on the Customer Service screen's Maintenance screen.)

Note

Treat the Transaction Parameters sub screen as containing view-only information. This is very sensitive data and you should not change it without consulting Oracle Financial Services Lending and Leasing.

To set up the Parameters

1. Click **Setup > Setup > Administration > System > Transaction Codes > Parameters**.
2. In the **Transaction Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter Code	Select the parameter code associated with the transaction code, from the drop-down list.
Default	Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).
Sort	Specify the sort order for the transaction parameter.

Field	Do this:
Displayed? Yes/No	Select 'Yes' to display the parameter and 'No' if you do not want to display in current use.
Required? Yes/No	Select 'Yes' if the parameter is required and 'No' if you do not require the parameter. (You must select Required as empty values are not allowed.)

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1.2 **Access Grid**

The Access Grid sub screen allows you to control access to each transaction according to user responsibility, account status, and account condition. It allows the administrator to control when these transactions may be conducted. Normally, you would create or modify the access based on either the user responsibility or account condition. Account status access is left unchanged.

To set up the Access Grid sub screen

1. Click **Setup > Setup > Administration > System > Transaction Codes > Access Grid**.
2. In the **Transaction User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Access Type	Select the access grid function type (ACCOUNT CONDITION AND ACCOUNT STATUS) that is being used to control the creation of the associated transaction, from the drop-down list.
Access Value	Select the access function grid value from the drop-down list (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value).
Allowed? Yes/No	Select 'Yes' if the access is allowed and 'No' if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).
System Defined Yes/No	Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1.3 **Products**

The Products sub screen allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed value. Additional Access Values are then defined for the same Access Types with the opposite Allowed value. This controls access to the associated transaction.

To set up the Products sub screen

1. Click **Setup > Setup > Administration > System > Transaction Codes > Products**.
2. In the **Transaction Product Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Product Type	Select the product type associated with the transaction code from the drop-down list.
Funding Type	Select the funding type associated with the transaction code from the drop-down list.
Allowed? Yes/No	Select 'Yes' if the transaction is allowed and 'No' if the transaction is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6 Data Files

The Data Files Setup screen organizes information pertaining to the various input/output data files that the system can generate. The system uses the Data Files Setup screen to outline the file layouts of each data file produced/received within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

One major advantage for the system-defined data files is the format mask of each column name within each data file. A format mask is like a stencil that forces data input to be of the same format before accepting the data.

You can change the order in which the fields are displayed in the file.

Note

Any addition or removal of a field or change in the data type length requires the Software involvement.

Data Files screen consists of the following two tabs:

- Output
- Input

2.6.1 Output tab

The Output tab in the Data Files screen allows you to define the structure of output data file through the following sections:

- Data File Definitions
- Record Definitions
- Column Definitions

2.6.1.1 Data File Definitions

The Data File Definitions section defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data that the file will contain. While new data file definitions may be created they will have no use unless a batch job is also created to populate the data.

To set up Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Output** tab.
2. In the **Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Name	Specify data file type (name of data file definition).
Description	Specify data file description.
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <FILE NAME>_<COMPANY ID>_<BRANCH ID>_<MMDDYYYY>_<PROCESS ID>.DAT. The inclusion of _<COMPANY ID> and _<BRANCH ID> depends entirely on the associated batch process.
Directory Path	Specify the directory path.
System Defined Yes/No	Select 'Yes', if you wish to maintain the data file definition as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the data file definition.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.1.2 **Record Definitions**

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

1. In the **Record Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Record Type	Specify the type of record being defined.
Description	Specify record description.
Record Format	Select the format of output data (FIXED, VARIABLE) from the drop-down list.
Delimiter	Specify the delimiter (column separator used with VARIABLE format).
Terminator	Select the record terminator code (how the end of each record is indicated within the file -- CARRIAGE RETURN, LINE FEED, or CARRIAGE RETURN AND LINE FEED) from the drop-down list.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.1.3 **Column Definitions**

Each record definition is made up of one or more column definitions. These define the output of the data. Much of this data is informational; it indicates what data is being provided by the associated batch job. Unless otherwise noted, the data should not be changed without changing the associated batch job.

1. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Seq	Specify the order in which the output data dump will process the column information.
Column Name	Specify name/description of the column (informational only).
Data Type	Specify the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed.

Field	Do this:
Format Mask	Select the format mask for the column from the drop-down list. For DATE or NUMBER columns, this field defines the output format of the data. For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the output data to be included in the output file). Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Data Column	Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed.
Output Column	Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDP RC_BJ_000_01) triggered on regular intervals.

The Input tab in the Data Files screen allows you to define the input data file through the following sections:

- Input Data File Definitions
- Column Definitions

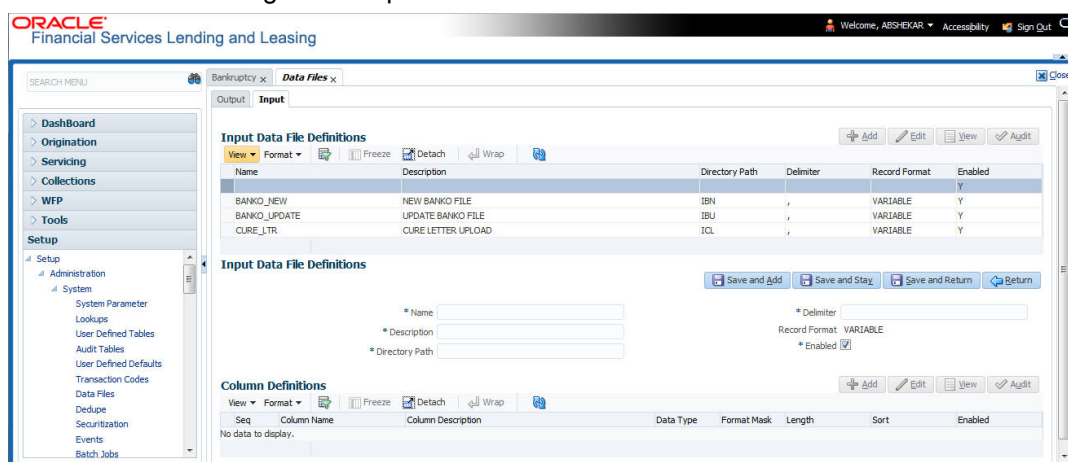
2.6.2.1 Input Data File Definitions

In the Input Data File Definitions section, you can define and maintain the structure of input data file to populate data from external system.

To set up Input Data File Definitions

1. Click **Setup > Setup > Administration > System > Data Files > Input tab**.

2. In the **Input Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Name	Specify a unique name for the input data file.
Description	Specify data file description.
Directory Path	Specify the directory path configured within OFSLL Database server to process the input data file.
Delimiter	Specify the delimiter used to separate column data. (Ex: Comma).
Record Format	System defaults the record format as 'VARIABLE'.
Enabled	Check this box to enable the input data file definition.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6.2.2 Column Definitions

Each input data file definition is made up of one or more column definitions. These define the structure of data to be loaded from external system.

1. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Seq	Specify the order in which the input data dump will process the column information.
Column Name	Specify name of the column.
Column Description	Specify description of the column.

Field	Do this:
Data Type	Select the data type from the drop-down list. The selected data type describes the type of data the column is expected to contain such as INTEGER/DATE/NUMBER/CHARACTER. This effects how the input data file processing handles the data, and should not be changed.
Format Mask	Select the format mask for the column from the drop-down list. The list displays the format depending on the Data Type selected. For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the data to be included in the input file). Each input data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Sort	Specify the order in which the column definitions are to be sorted for display in the external interface screen (Customer Service > External Interfaces). There can be a maximum of 61 column definitions.
Enabled	Default selected. If not, you can check this box to enable the column definition.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7 Events

During account processing, when an account moves from one status/sub status to another, or changes condition, the system can trigger an event and perform the associated event actions. This can occur either online or in batch mode.

Note

Only predefined events and actions can be set up on the Events Setup screen. You cannot create new event types or action types.

As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are setup, may be adversely affected dependent upon your specific configuration.

2.7.1 Events

In the Events screen you can setup "trigger events" with associated actions which the system performs during account processing. The fields on this form are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types

- Online
- Batch

Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during account processing.

Navigating to Events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Events**.

2.7.1.1 Event Types

1. Click **Setup > Setup > Administration > System > Events > Line of credit > Events Types**.
2. In the **Events Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the 'Events Types' configuration screen in the Oracle Financial Services Lending and Leasing application. The left sidebar shows the navigation menu with 'Setup' > 'Administration' > 'System' > 'Events' selected. The main area shows a table of event types. The table has columns: Event Type Code, Description, Process Type, Entity Type, Engine Type, Enabled, and Sys. The table lists several batch events (EVE01 to EVE05) for accounts and applications. Below the table, there are input fields for 'Event Type Code' (EVE01), 'Description' (ACCOUNT LEVEL BATCH EVENT #01), 'Process Type' (BATCH), 'Entity Type' (ACCOUNTS), 'Engine Type' (MONETARY TRANSACTIONS PROCESSING), and 'Enabled' (checked). There are also buttons for 'Save and Stay', 'Save and Return', and 'Return'.

Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	Sys
EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETARY TRANSACTIONS PROCESSING	Y	Y
EVE02	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROCESSING	Y	Y
EVE03	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETARY TRANSACTIONS PROCESSING	Y	Y
EVE04	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	Y	Y
EVE05	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	Y
EVE06	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	Y
EVE07	ACCOUNT LEVEL BATCH EVENT #04	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	Y
EVE08	APPLICATION LEVEL BATCH EVENT #04	BATCH	APPLICATIONS	CONDITION/ASSIGNMENT PROCESSING	Y	Y
EVE09	ACCOUNT LEVEL BATCH EVENT #05	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	Y
EVE10	APPLICATION LEVEL BATCH EVENT #05	BATCH	APPLICATIONS	CONDITION/ASSIGNMENT PROCESSING	Y	Y

A brief description of the fields is given below:

Field:	Do this:
Event Type Code	Specify the event type code.
Description	Specify the event description.
Process Type	Specify the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list.

Field:	Do this:
Engine Type	Specify the engine type (MONETARY TRANSACTIONS PROCESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE) from the drop-down list.
Enabled	Check this box to activate the event type.
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.1.2 Event Action Type

The **Event Action Types** section is system defined and lists the action codes supported in the system.

1. Click **Setup > Setup > Administration > System > Events > Line of credit > Event Action Types**.
2. In the **Events Action Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Event Action Types

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Action Code	Description	Process Type	Entity Type	Engine Type	Enabled
POST_CONDITION_TRANSACTION_ACC_ONLINE	POST CONDITION TRANSACTION	ONLINE	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y
POST_MONETARY_TRANSACTION_ACC_ONLINE	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETARY TRANSACTIONS PROCESSING	Y
POST_NON_MONETARY_TRANSACTION_ACC_ONLINE	POST NON MONETARY TRANSACTION	ONLINE	ACCOUNTS	NON-MONETARY TRANSACTION PROCESSING	Y
SEND_CRB_REQ_APP_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROCESSING	Y
SEND_CRB_REQ_APP_BATCH	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROCESSING	Y
SEND_LETTER_APP_ONLINE	SEND LETTER	BATCH	ACCOUNTS	LETTERS PROCESSING	Y
SEND_LETTER_APP_BATCH	SEND LETTER	BATCH	ACCOUNTS	LETTERS PROCESSING	Y
SEND_LETTER_APP_ONLINE	SEND LETTER	ONLINE	APPLICATIONS	LETTERS PROCESSING	Y

Columns Hidden 1

Event Action Types

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Action Code POST_CONDITION_TRANSACTION_ACC_ONLINE Entity Type ACCOUNTS System Defined @ Yes No
 * Description POST CONDITION TRANSACTION Engine Type CONDITION/ASSIGNMENT PROCESSING
 Process ONLINE Enabled ✓
 Type

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code.
Description	Specify the action description.

Field:	Do this:
Process Type	Select the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Select the entity type from the drop-down list.
Engine Type	Select the engine type from the drop-down list.
Enabled	Check this box to activate the action.
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.1.3 Online

The Online screen allows you to set up the online events by defining all online events and the event criteria actions. The system supports the following online events:

1. A change in account's status. the system processes the event's actions when the:
 - Account status of ACTIVE is reversed
 - Account status is changed to PAID
 - Account status change to PAID is reversed
 - Account status is changed to CHARGE OFF
 - Account status change to CHARGE OFF is reversed.
2. The opening or closing of an accounts conditions. The system processes the event's actions when the:
 - Account condition DELINQUENT is opened
 - Account condition DELINQUENT is closed
 - CHG OFF Reversal
 - Paid Off Reversal
 - BKRP is closed
 - BKRP Is Opened
 - When Queue is Closed
 - When status/ Sub status changed to 'Approved- Rehashed'
 - Account condition SCHG is closed
 - Account condition SCHG is Opened
3. The posting of a non-monetary transaction to the account.

The events that can be performed online after each of the events listed above are as follows:

- Send correspondence for an account
- Generate correspondence for an account
- Send a credit bureau request for an account
- Post a monetary transaction for an account
- Post a condition transaction for an account

To setup Online Event

1. Click **Setup > Setup > Administration > System > Events > Line of credit > Online.**

2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Events' window is open, displaying a table with the following data:

Event Code	Event Type	Frequency	Synchronous	Enabled
TEST2		DAILY	☒	☒

Below the table, the 'Event Criteria' section is visible, showing a query name and description. The 'Criteria Details' section is also visible, showing a table with columns for Seq, Parameter, Comparison Operator, Criteria Value, Logical Expression, and Enabled.

A brief description of the fields is given below:

Field:	Do this:
Event Code	Specify the event code.
Event Type	Specify the event type from the drop-down list.
Frequency	Specify the event frequency from the drop-down list.
Synchronous	Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Check this box to activate the event type.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Event Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Event Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Description	Specify the query description.

Field:	Do this:
Enabled	Check this box to activate the event criteria.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which account to include in the event action.

6. In the **Setup > Setup > Administration > System > Events > Line of credit > Online > Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Actions

The Actions section records the actions the system performs after the event is triggered.

8. In the **Setup > Setup > Administration > System > Events > Line of credit > Online > Action** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur)

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action description from the drop-down list.
Seq	specify sequence number.
Enabled	Check this box to activate the event action.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Specify the parameter description from the drop-down list.
Value	Specify parameter value.

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.1.4 Batch

The Batch screen allows you to set up the events performed as a batch transaction by the system. The system supports the following predefined batch events for account processing. (These batch events are listed in the Events Types section on the Setup screen):

- ACCOUNT LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05
- ACCOUNT LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- ACCOUNT LEVEL BATCH EVENT #10

To setup the Batch Event

1. Click **Setup > Setup > Administration > System > Events > Line of credit > Batch**.
2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Events

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Event Code	Event Type	Frequency	Synchronous	Enabled
TEST3		DAILY	N	N

Events

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Event Code TEST3

* Event Type ACCOUNT LEVEL BATCH EVENT #03

* Frequency DAILY

* Synchronous

* Enabled

Event Criteria

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Query Name	Description	Enabled
TEST3	TEST3	N

Criteria Details Action

Criteria

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Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression	Enabled
0	PRODUCT CODE	EQUAL	TEST3	Y	

A brief description of the fields is given below:

Field:	Do this:
Event Code	Specify the event code.
Event Type	Specify the event type from the drop-down list.
Frequency	Specify the event frequency from the drop-down list.
Synchronous	Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Check this box to activate the event type.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Events Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Events Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Description	Specify the query description.
Enabled	Check this box to activate the event criteria.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which account to include in the event action.

6. In the click **Setup > Setup > Administration > System > Events > Line of credit > Batch > Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.

Field:	Do this:
Logical Expression	Specify logical operator from the drop-down list.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Action

The Action sub screen allows you to define the actions performed in the batch event. The system supports the following batch event actions:

- Send letter for an account
 - Generate correspondence for an account
8. Click **Setup > Setup > Administration > System > Events > Line of credit > Batch > Action**.
9. In the **Actions** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur.) Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action from the drop-down list.
Seq	Specify sequence numbers (required).
Enabled	Check this box to activate the event action.

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
11. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action from the drop-down list.
Value	Specify sequence numbers (required).

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7.1.5 Monitoring Events

You can verify the status of events and event actions on the Monitor Jobs screen of the Utilities form.

To monitor events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard > Dashboard > System Monitor > Jobs > Back Ground**.
The system displays the status for all asynchronous events that have been completed or failed for an account.

For further details, on monitoring events refer Dashboard Chapter of this Guide.

2.8 Batch Jobs

“Batch jobs” refer to the back-end processes that automatically run at a certain time. There are two types of batch jobs:

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)

2.8.1 Batch Jobs

The Batch Job screen allows you to set up, monitor, and maintain batch jobs in the system.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job fails.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

Navigating to Batch Jobs:

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > System > Batch Jobs**. The Batch Jobs details are further grouped into two tabs:
 - Batch Jobs tab
 - Job Holidays tab

2.8.1.1 Batch Jobs

In the Batch Job Setup screen, you can track and maintain all batch processes within the system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

“Threading” allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Financial Services Lending and Leasing to complete the job in less time.

You can set up multiple batch jobs within a batch set. In the Batch Job Sets section, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

CAUTION: As the batch job setup widely affects the Oracle Financial Services Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle Financial Services Lending and Leasing before creating and updating the batch processes.

For the standard job set please review the Visio document,
dbk_std_detail_design_job_sets.vsd

To setup a Batch job

1. Click **Setup > Setup > Administration > System > Batch Jobs**.

- In the **Batch Job Sets** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Batch Job Sets

Set Code	Job Set Description	Frequency	Frequency value	Start Time	Critical	Enabled	Last Run Dt
SET-AA1	ACCOUNT CREATION	DAILY	DAILY	10:00 AM	N	N	03/01/198
SET-ACR	ACCURALS AND DELINQUENCY	DAILY	DAILY	10:30 PM	Y	N	08/07/200
SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT)	SPECIFIC DAY	SPECIFIC DAY	10:00 AM	N	N	08/08/200
SET-AGE	AGING	DAILY	DAILY	12:00 AM	N	N	07/28/200
SET-AGS	SALE LEAD AGING	DAILY	DAILY	10:30 PM	Y	N	08/07/200
SET-API	API	SPECIFIC DAY	SPECIFIC DAY	2:00 PM	N	N	05/08/200
SET-BLK	BULK UPLOAD	SPECIFIC DAY	SPECIFIC DAY	10:00 AM	N	N	08/08/200
SET-BMT1	BATCH TXNS (MONETARY)	DAILY	DAILY	8:00 PM	Y	N	08/09/200
SET-BMT2	BATCH TXNS (NONMONETARY)	DAILY	DAILY	8:01 PM	N	N	08/09/200

Batch Job Sets

* Set Code: * Start Time: * Next Run Dt: 12/31/1969 12:30:00 PM

* Job Set Description: * Critical: ☐ * Enabled: ☐ * Parent:

* Frequency: Last Run Dt: 01/01/1800 Dependency:

Batch Jobs

Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	We
No data to display.							

Batch Job Threads

Thread	Trace Level	Enabled
No data to display.		

A brief description of the fields is given below:

Field:	Do this:
Set Code	Specify the code for the batch job set.
Job Set Description	Specify the description for the batch job set.
Frequency	Select the frequency at which the job set is to be executed from the drop-down list.
Frequency Value	Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected.
Start Time	Specify the start time for the job set.
Critical	Check this box to set job as critical. A “critical” job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Check this box to enable the job set.
Last Run Dt	The system displays the last run date of the job set.
Next Run Dt	Specify the next run date for job set. You can select the data from adjoining calendar icon.
Parent	Select the parent job set from drop-down list.
Dependency	Select the type of dependency on the parent from drop-down list.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Batch Job** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the batch job sequence number. Note: Within a job set, jobs are executed sequentially based on the sequence number assigned.
Job Type	Select the batch job request type from the drop-down list.
Job Code	Specify the batch job request code.
Job Description	Specify the batch job description.
Threads	The system displays the number of threads used by the job.
Commit Count	Specify the number of rows after which auto-commit is triggered.
Errors Allowed	Specify the number of errors allowed.
Weekend	Check this box to perform batch jobs on weekend.
Holiday	Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.)
Enabled	Check this box to enable the batch job.
Parent	Select the parent batch job from the drop-down list.
Dependency	Select the dependency clause of the batch job from the drop-down list.
Command	Specify the command line for the job (required).
RollbackSegment	If you choose, use this field to specify the rollback segment for job.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Batch Job Thread** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Thread	Specify the name of thread.
Trace	Specify the SQL trace level (0, 1, 4, 8, 12). The higher the number, the more activities the system can trace.
Enabled	Check this box to enable the thread.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.2 Job Holidays

The system allows you to define holidays within the company on Job Holidays screen. You can then use the Batch jobs screen to set up whether you want the system to perform batch jobs on these days or not, using the Holiday box of Batch Jobs section .

To define job holidays

1. Click **Setup > Setup > Administration > System > Batch Jobs > Job Holidays**.
2. In the **Job Holidays** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Holiday Dt	Description	Enabled
02/11/2016	UNDEFINED	N
12/08/2015	TEST1	N
12/25/2002	CHRISTMAS	Y
09/21/2002	THANKS GIVING DAY	Y
07/05/2002	INDEPENDENCE DAY	Y
12/25/2001	CHRISTMAS	Y
09/22/2001	THANKS GIVING DAY	Y
07/04/2001	INDEPENDENCE DAY	Y
12/25/2000	CHRISTMAS	Y

A brief description of the fields is given below:

Field:	Do this:
Holiday Dt	Specify the date of the job holiday. You can select the date from the adjoining calendar icon.
Description	Specify the job holiday description (required).
Enabled	Check this box to enable the holiday.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.2 Batch Jobs Available

The below table provides a list of Batch Jobs maintained in the system and a brief description to each:

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_bj_100_01	APPLICATION TO ACCOUNT INTERFACE	No	Yes	No	Common	This process periodically picks up applications in 'Approved-Verified' status and creates accounts.
ACH	ACH Accounts	acaprc_bj_100_01	ACCOUNT ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible customer payments.
ACH	ACH Producers	acpprc_bj_100_01	PRODUCER ACH PROCESSING	Yes	Yes	No	Common	This process produces the ACH file for the eligible producer payments.
ACH	ACH Vendors	acvprc_bj_100_01	VENDOR ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible vendor payments.
ACH	ACH Producer/Vendors/ Customer/ Third Party	acxprc_bj_100_01	ACH Producer/Vendors/ Customer/ Third Party	Yes	Yes	No	Common	This process produces the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Applications	agaapp_bj_100_01	APPLICATION AGING PROCESS	Yes	No	No	Common	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Contracts	agccon_bj_100_01	CONTRACT AGING PROCESS	Yes	No	No	Common	This process puts contracts into 'Aged-Contract' substatus.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSEFT-PRC_B-J_111_01	BACKUP EFT	N o	Y e s	N o	C o m m o n	This process creates the Backup EFT file
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSL-BAPRC_BJ_100_01	POSTING ALLOT-MENT PAYMENTS	N o	Y e s	N o	C o m m o n	This process posts the payments from the allotment file received from the bank
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSOD-DALT_B-J_100_01	ALLOT-MENT EXTRACT FILE DUMP	N o	Y e s	N o	C o m m o n	This process sends the allotment draft notice to the bank
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSNS-FPRC_BJ_100_01	NSF BATCH	N o	Y e s	N o	C o m m o n	This process posts the NSF file received from the bank
API	API Accounts	accaa-i_b-j_100_01	API AAI	N o	Y e s	N o	C o m m o n	This process creates accounts from validated conversion applications/ contracts
API	API Accounts	accd-mp_b-j_100_01	MOVE API_XX TO ITABS	N o	Y e s	N o	C o m m o n	This process copies data from conversion API tables to conversion applications table
API	API Accounts	accval_bj_111_01	VALIDATE ITABS (LOAN)	N o	Y e s	N o	L o a n	This process validate all conversion applications loan accounts by running the edits

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
API	API Accounts	accval_bj_112_01	VALIDATE ITABS (LINE)	N o	Y e s	N o	L i n e	This process validate all conversion applications line of credit accounts by running the edits
API	API Accounts	acm-prc_bj_100_01	LOAD API_COMMENTS	N o	Y e s	N o	C o m m o n	This process creates account comments from conversion applications/contracts
COL	Appointment Cancellation	cap-prc_bj_100_01	APPOINTMENT CANCEL PROCESSING	N o	Y e s	Y e s	C o m m o n	This process cancels all the expired appointments.
COL	Payment Promise Processing	cpprc_bj_100_01	BROKEN PROMISE PROCESSING	N o	Y e s	N o	C o m m o n	This process updates any broken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_bj_100_01	CREATE METRO2 FILE	N o	Y e s	N o	C o m m o n	This process creates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_bj_000_01	ACCOUNT DOCUMENT LOAD	N o	Y e s	Y e s	C o m m o n	This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
DLX	Accounts Dialer Exclusion	ODX-PRC_B-J_100_01	ACCOUNTS DIALER EXCLUSION	N	Y	Y	C o m m o n	This process generates a dialer exclusion file with account details and checks if the maintained call action result entry is made on any account during the specified time interval.
GLP	GL Interface	gliprc_bj_100_01	GL SUMMARIZATION	N o	Y e s	N o	C o m m o n	This process summarizes GL transactions for the day.
GOV	Debt Reporting IRS 1099A / 1099C	gdraap_bj_100_01	IRS 1099-A PROCESSING	N o	Y e s	N o	C o m m o n	This process generates the 1099-A flat file for government reporting.
GOV	Debt Reporting IRS 1099A / 1099C	gdrcad_bj_100_01	IRS 1099-C PROCESSING	N o	Y e s	N o	C o m m o n	This process generates the 1099-C flat file for government reporting.
GOV	HMDA Reporting	ghr-prc_bj_100_01	IRS HMDA PROCESSING	Y e s	N o	N o	C o m m o n	This process generates the HMDA flat file for government reporting.
GOV	Interest Reporting IRS 1098	girpc_bj_100_01	IRS 1098 PROCESSING	N o	Y e s	N o	C o m m o n	This process generates the 1098 flat file for government reporting.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
JOB	Scheduler	jsctst_b-j_000_01	Scheduler	Y e s	Y e s	Y e s	C o m m o n	This process test the job scheduler
LBP	Lockbox	lbxprc_b-j_100_01	LOAD LOCKBOX PROCESSING	N o	Y e s	N o	C o m m o n	This process loads any lockbox files available. This process can be set to run periodically throughout the day.
LNT	Lien Tracking	OFD-PRC_B-J_111_03	OUTPUT LIEN TRACKING FOR DATA CHANGE	N	Y	N	C o m m o n	This process generates output file with changes in customer information such as Address/Phone no./Borrower/Co-borrower name.
LNT	Lien Tracking	OFD-PRC_B-J_111_04	OUTPUT LIEN TRACKING FOR VOID ACCOUNT	N	Y	N	C o m m o n	This process generates output file for 'Void Accounts' to be sent to dealer track.
LTR	Collections Letter	lcolt1_b-j_100_01	GENERATE FIRST COLLECTION LETTER	N o	N o	Y e s	C o m m o n	This process generates the first collection letter for eligible accounts.
LTR	Collections Letter	lcolt2_b-j_100_01	GENERATE SECOND COLLECTION LETTER	N o	N o	Y e s	C o m m o n	This process generates the second collection letter for eligible accounts.
LTR	Collections Letter	lcolt3_b-j_100_01	GENERATE THIRD COLLECTION LETTER	N o	N o	Y e s	C o m m o n	This process generates the third collection letter for eligible accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Customer Service Letter	lcspdf_b-j_111_01	PAID IN FULL LETTER	N o	Y e s	N o	L o a n	This process generates the paid-in-full letter for the relevant accounts.
LTR	Customer Service Letter	lcspos_q_b-j_111_01	PAYOFF QUOTE LETTER	N o	Y e s	N o	C o m m o n	This process generates the payoff quote letter for the requested accounts.
LTR	Customer Service Letter	lcsst-m_b-j_100_01	CUSTOMER STATEMENT LETTER	N o	Y e s	N o	C o m m o n	This process generates the customer statement letter for requested accounts.
LTR	Customer Service Letter	lcswel_b-j_111_01	WELCOME LETTER	N o	Y e s	N o	L o a n	This process generates the welcome letter for the newly funded accounts.
LTR	Origination Letter	loraco_b-j_111_01	Origination Adverse Action Letter(Conditional) (Loan)	Y e s	N o	N o	L o a n	This process generates the adverse action letter for relevant applications.
LTR	Origination Letter	loradv_b-j_111_01	Origination Adverse Action Letter (Loan)	Y e s	N o	N o	L o a n	This process generates the adverse action letter for relevant applications.
ODD	Coupon Book Dump File	ocn-prc_b-j_100_01	CUSTOMER COUPON BOOK GENERATION	N o	Y e s	N o	C o m m o n	This process generates coupon books, if appropriate.
ODD	Output Data Dump File	odd-prc_b-j_000_01	CREATE OUTPUT DATA DUMP FILES	Y e s	Y e s	Y e s	C o m m o n	This process creates any defined output data dump files set in the system.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Collections Letter	olclt1_b-j_100_01	COLLECTION LETTER 1 FILE CREATION	N o	N o	Y e s	C o m m o n	This process generates the first collection letter for eligible accounts.
ODD	Collections Letter	olclt2_b-j_100_01	COLLECTION LETTER 2 FILE CREATION	N o	N o	Y e s	C o m m o n	This process generates the second collection letter for eligible accounts.
ODD	Collections Letter	olclt3_b-j_100_01	COLLECTION LETTER 3 FILE CREATION	N o	N o	Y e s	C o m m o n	This process generates the third collection letter for eligible accounts.
ODD	Origination Letter	olo-aco_b-j_100_01	ADVERSE ACTION CONDITIONAL LETTER FILE CREATION	Y e s	N o	N o	C o m m o n	This process generates the adverse action letter for relevant applications.
ODD	Origination Letter	oload-v_b-j_100_01	ADVERSE ACTION LETTER FILE CREATION	Y e s	N o	N o	C o m m o n	This process generates the adverse action letter for relevant applications.
ODD	Customer Service Letter	olspdf_b-j_100_01	PAID IN FULL FILE CREATION	N o	Y e s	N o	C o m m o n	This process generates the paid-in-full letter for the relevant accounts.
ODD	Customer Service Letter	olspo-q_b-j_100_01	PAY OFF QUOTE FILE CREATION	N o	Y e s	N o	C o m m o n	This process generates the payoff quote letter for the requested accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Service Letter	ols-wel_b-j_100_01	WELCOME LETTER FILE CREATION	N o	Y e s	N o	C o m m o n	This process generates the welcome letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_b-j_100_01	DEALER STATEMENTS GENERATION	N o	Y e s	N o	C o m m o n	This process generates the dealer/producer statements at the specified frequency.
ODD	Customer Statement Dump File	ostprc_b-j_100_01	CUSTOMER STATEMENTS GENERATION	N o	Y e s	N o	C o m m o n	This process generates the customer statement for eligible accounts.
PRQ	Payable Requisition Customer	pcu-prc_b-j_100_01	CUSTOMER REFUND PAYMENT REQUISITIONS	N o	Y e s	N o	C o m m o n	This process creates requisitions for customer overpayment refunds.
PRQ	Payable Requisition Producer	ppores_b-j_100_01	MONTH END DEALER RESERVE PAYMENT REQUISITIONS	N o	Y e s	N o	C o m m o n	This process creates requisitions for dealer compensation payments on month-end.
PRQ	Payable Requisition Vendor	pvn-prc_b-j_100_01	VENDOR INVOICE PAYMENT REQUISITIONS	N o	Y e s	N o	C o m m o n	This process creates requisitions for vendor invoice payments
PUR	Archive Accounts	pacarc_b-j_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	N o	Y e s	Y e s	C o m m o n	This process archives account data from ACCOUNTS table to OACCOUNTS table.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Accounts	pacarc_bj_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	No	Yes	Yes	Common	This process archives account data from OAC-COUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_bj_100_01	ARCHIVE APPLICATION DATA TO OOTABLES	Yes	No	No	Common	This process archives application-related data from APPLICATIONS to OAPPLICATIONS table.
PUR	Archive Applications	paparc_bj_100_02	ARCHIVE APPLICATION DATA TO OOTABLES	Yes	No	No	Common	This process archives application-related data from OAPPLICATIONS to OOAPPLICATIONS table.
PUR	Archive GL	pglarc_bj_100_01	ARCHIVE GL DATA TO OOTABLES	No	Yes	Yes	Common	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_bj_100_02	ARCHIVE GL DATA TO OOTABLES	No	Yes	Yes	Common	This process archives General Ledger data from OGL tables to OOGL tables.
PUR	Purge Job Requests	pjrjrj_bj_100_01	Purge Job Requests	Yes	Yes	Yes	Common	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_bj_100_01	PURGE OUTPUT DATA HEADERS	No	Yes	Yes	Common	This process purges Output Data Headers from the system.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Securitization	ppaarc_bj_100_01	ARCHIVE POOL DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives securitization data from TABLE to corresponding OTABLE.
PUR	Archive Securitization	ppaarc_bj_100_02	ARCHIVE POOL DATA TO OOTABLES	N o	Y e s	N o	C o m m o n	This process archives securitization data from OTABLE to corresponding OOTABLE.
PUR	Archive Producers	pprarc_bj_100_01	ARCHIVE PRODUCER DATA TO OTABLES	Y e s	Y e s	Y e s	C o m m o n	This process archives producer data from PRODUCERS table to OPRODUCERS table.
PUR	Archive Producers	pprarc_bj_100_02	ARCHIVE PRODUCER DATA TO OOTABLES	Y e s	Y e s	Y e s	C o m m o n	This process archives producer data from OPRODUCERS table to OOPRODUCERS table.
PUR	Archive Producers Txns	ppx-arc_bj_100_01	ARCHIVE PRODUCER TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives producer transaction data from PRODUCERS table to OPRODUCERS table.
PUR	Archive Producers Txns	ppx-arc_bj_100_02	ARCHIVE PRODUCER TXNS DATA TO OOTABLES	N o	Y e s	N o	C o m m o n	This process archives producer transaction data from OPRODUCERS table to OOPRODUCERS table.
PUR	Archive Statements	pstarc_bj_100_01	ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives account statement and transaction data from TABLE to corresponding OTABLE.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Statements	pstarc_b-j_100_02	ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OOTABLES	N o	Y e s	N o	C o m m o n	This process archives account statement and transaction data from OTABLE to OOTABLE.
PUR	Terminate User	ptuus-r_b-j_100_01	Terminate User	Y e s	Y e s	Y e s	C o m m o n	This process terminates user satisfying the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_b-j_100_01	ARCHIVE TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_b-j_100_02	ARCHIVE TXNS DATA TO OOTABLES	N o	Y e s	N o	C o m m o n	This process archives data from OTXNS table to OOTXNS table.
PUR	Purge User Logins	pululg_b-j_100_01	Purge User Logins	Y e s	Y e s	Y e s	C o m m o n	This process purges user login data from the system.
PUR	Archive Vendor Assignments	pvaarc_b-j_100_01	ARCHIVE VENDOR ASSIGNMENTS DATA TO OTABLES	N o	Y e s	Y e s	C o m m o n	This process archives vendor assignment data from TABLE to OTABLE.
PUR	Archive Vendor Assignments	pvaarc_b-j_100_02	ARCHIVE VENDOR ASSIGNMENTS DATA TO OOTABLES	N o	Y e s	Y e s	C o m m o n	This process archives vendor assignment data from OTABLE to OOTABLE.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Vendor Invoices	pviarc_bj_100_01	ARCHIVE VENDOR INVOICES DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs.
PUR	Archive Vendor Invoices	pviarc_bj_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLEs.
QUE	Queue Customer Service	qcsprc_bj_100_01	CUSTOMER SERVICE QUEUE PROCESSING	No	Yes	Yes	Common	This process creates the customer service/collections queues
RDB1	RDB1 Accounts	racd-mp_bj_100_01	Data Dump Accounts	No	Yes	Yes	Common	This process transfers the account data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Applications	rapd-mp_bj_100_01	LOAD APPLICATION RELATED DATA INTO T TABLES	Yes	No	No	Common	This process transfers the application data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Asset Tracking	ratd-mp_bj_100_01	LOAD ASSET RELATED DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account asset data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Bankruptcy	rbkd-mp_bj_100_01	LOAD BANKRUPTCY DATA TO T TABLES	No	No	Yes	Common	This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Call Activities	rcad-mp_b-j_100_01	LOAD CALL ACTIVITIES DATA INTO T TABLES	N o	N o	Y e s	C o m m o n	This process transfers the account call activity data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Deficiency	rchd-mp_b-j_100_01	LOAD DEFICIENCY DATA INTO T TABLES	N o	N o	Y e s	C o m m o n	This process transfers the account deficiency data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Contracts	rcod-mp_b-j_100_01	LOAD CONTRACT DATA INTO T TABLES	Y e s	Y e s	N o	C o m m o n	This process transfers the account contracts data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Repossessions	rfod-mp_b-j_100_01	LOAD REPO FORECLOSURE DATA INTO T TABLES	N o	N o	Y e s	C o m m o n	This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Producers	rprd-mp_b-j_100_01	LOAD PRODUCER AND ITS TXNS DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process transfers the producer and producer transactions data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Setup	rstd-mp_b-j_100_01	LOAD SETUP RELATED DATA INTO T TABLES	Y e s	Y e s	Y e s	C o m m o n	This process transfers the setup data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Txns	rtxd-mp_b-j_100_01	LOAD TXN DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Accounts	racac-c_b-j_100_01	Load Reporting Tables Accounts	N o	Y e s	Y e s	C o m m o n	This process transfers the account data from T tables to RDB tables
RDB 2	RDB2 Accounts (Derived Fields)	racdrv_b-j_100_01	Update Reporting Tables Accounts	N o	Y e s	Y e s	C o m m o n	This process updates the codes with description for account RDB tables
RDB 2	RDB2 Applications	rapap-p_b-j_100_01	Load Reporting Tables Applications	Y e s	N o	N o	C o m m o n	This process transfers the application data from T tables to RDB tables
RDB 2	RDB2 Applications (Derived Fields)	rapdrv_b-j_100_01	Update Reporting Tables Applications (Derived Fields)	Y e s	N o	N o	C o m m o n	This process updates the codes with description for application RDB tables
RDB 2	RDB2 Asset Tracking	ratase_bj_100_01	Load Reporting Tables Asset Tracking	N o	Y e s	N o	C o m m o n	This process transfers the account asset tracking data from T tables to RDB tables
RDB 2	RDB2 Asset Tracking (Derived Fields)	ratdrv_b-j_100_01	Update Reporting Tables Asset Tracking (Derived Fields)	N o	Y e s	N o	C o m m o n	This process updates the codes with description for account asset tracking RDB tables
RDB 2	RDB2 Bankruptcy	rbkab-d_b-j_100_01	Load Reporting Tables Bankruptcy	N o	N o	Y e s	C o m m o n	This process transfers the account bankruptcy data from T tables to RDB tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Call Activities	rca-cac_bj_100_01	Load Reporting Tables Call Activities	N o	N o	Y e s	C o m m o n	This process transfers the account call activities data from T tables to RDB tables
RDB 2	RDB2 Deficiency	rchaof_bj_100_01	Load Reporting Tables Deficiency	N o	N o	Y e s	C o m m o n	This process transfers the account deficiency data from T tables to RDB tables
RDB 2	RDB2 Contracts	rco-con_bj_100_01	Load Reporting Tables Contracts	Y e s	Y e s	N o	C o m m o n	This process transfers the account contract data from T tables to RDB tables
RDB 2	RDB2 Contracts (Derived Fields)	rcodrv_bj_100_01	Update Reporting Tables Contracts (Derived Fields)	Y e s	Y e s	N o	C o m m o n	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Repossessions	rfoafr_bj_100_01	Load Reporting Tables Repossessions	N o	N o	Y e s	C o m m o n	This process transfers the account repossession data from T tables to RDB tables
RDB 2	RDB2 Producers (Derived Fields)	rprdrv_bj_100_01	Update Reporting Tables Producers (Derived Fields)	N o	Y e s	N o	C o m m o n	This process updates the codes with description for producer and producer transactions RDB tables
RDB 2	RDB2 Producers	rprpro_bj_100_01	Load Reporting Tables Producers	N o	Y e s	N o	C o m m o n	This process transfers the producer and producer transactions data from T tables to RDB tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Setup	rststp_b-j_100_01	Load Reporting Tables Setup	Y e s	Y e s	Y e s	C o m m o n	This process transfers the setup data from T tables to RDB tables
RDB 2	RDB2 Txns	rtxdrv_b-j_100_01	Load Reporting Tables Txns	N o	Y e s	Y e s	C o m m o n	This process transfers the account transaction data from T tables to RDB tables
RDB 2	RDB2 Txns (Derived Fields)	rttxn_b-j_100_01	Update Reporting Tables Txns (Derived Fields)	N o	Y e s	Y e s	C o m m o n	This process updates the codes with description for account transactions RDB tables
SEC	Pool Summary	ssm-prc_b-j_100_01	POOL SUMMARY TABLE POPULATION	N o	Y e s	N o	C o m m o n	This process populates summary tables for all pools
SET-OVR	OVERPAYMENT REALLOCATIONS	PFSTX-NOVR_B J_100_01	OVERPAYMENT REALLOCATIONS	N o	Y e s	N o	C o m m o n	This process handles the overpayments/overages existing on an account
TPE	Earning/ Amortization	tam-prc_b-j_100_01	AMORTIZATION TRANSACTIONS PROCESSING	N o	Y e s	N o	C o m m o n	This process creates the month-end interest accrual transactions on month-end.
TPE	Earning/ Amortization	tam-prc_b-j_111_01	MONTH END AMORTIZATION TRANSACTIONS	N o	Y e s	N o	L o a n	This process creates the month-end interest accrual transactions on month-end.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Non Monetary Transactions	tenbmt_bj_100_01	Escrow Non Monetary Batch Transactions	N o	Y e s	Y e s	C o m m o n	This process posts escrow non monetary transactions in the background at the specified time interval.
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_01	Escrow Analysis Posting	N o	Y e s	N o	C o m m o n	This process posts all approved escrow analysis to the account
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_02	Create batches for Customer Refund Requests	N o	Y e s	N o	C o m m o n	This process creates company branch wise batches for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_03	Create Transaction of Customer Refund Requests	N o	Y e s	N o	C o m m o n	This process populate customer refund request in respective batch created above
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_04	Compute control totals for customer refund request batches	N o	Y e s	N o	C o m m o n	This process populates control totals for the bathes created for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_bj_100_05	Escrow compliance checking	N o	Y e s	N o	C o m m o n	This process checks escrowable account for compliance
TPE	Escrow Analysis & Disbursements	tesds-b_bj_100_05	Escrow disbursement posting & requisition creation	N o	Y e s	N o	C o m m o n	This process posts processed escrow disbursement and creates requisitions.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Non Monetary Transactions	tnmb-mt_b-j_100_01	NON MON-ETARY TRANSACTIONS POSTING	N o	Y e s	Y e s	C o m m o n	This process posts non monetary transactions in the background at the specified time interval.
TPE	Compensation	tpr-com_b-j_111_01	Compensation	N o	Y e s	N o	L o a n	This process creates transaction for month-end producer compensation
TPE	Statement	tprps-g_b-j_111_01	Producer Statement	N o	Y e s	N o	L o a n	This process creates the month-end interest accrual transactions on month-end.
TPE	Monetary Transactions	txnacr_b-j_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	N o	Y e s	N o	C o m m o n	This process posts any payment batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnact_b-j_100_01	ACCOUNT ACTIVATION	N o	Y e s	N o	C o m m o n	This job activates new accounts i.e. changes status from PENDING to ACTIVE.
TPE	Monetary Transactions	txnadv_b-j_112_01	Advance Posting	N o	Y e s	N o	L i n e	This process posts any advance batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnan-n_b-j_100_01	ANNIVERSARY PROCESSING	N o	Y e s	N o	C o m m o n	This process carries out the anniversary processing for eligible accounts

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnbmt_bj_100_01	MONE-TARY TRANSAC-TIONS POSTING	N o	Y e s	N o	C o m m o n	This process posts monetary transactions in the back-ground at the specified time interval.
TPE	Monetary Transactions	txnchg_bj_100_01	Chargeoff Processing	N o	Y e s	N o	C o m m o n	This process charges off eligi-ble or scheduled for chargeoff accounts .
TPE	Monetary Transactions	txnccls_bj_100_01	VOID/PAID ACCOUNT CLOSE PROCESS-ING	N o	Y e s	N o	C o m m o n	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_bj_100_01	BILLING/ DUE DATES PROCESS-ING	N o	Y e s	N o	C o m m o n	This process cre-ates/updates the due dates for the accounts in the system.
TPE	Monetary Transactions	txnfpd_bj_100_01	FIRST PMT DEDUC-TION PRO-CESSING	N o	Y e s	N o	C o m m o n	This process posts the first payment deduction pay-ment to the eligi-ble accounts.
TPE	Monetary Transactions	txnfpr_bj_111_01	FIRST PMT REFUND PROCESS-ING	N o	Y e s	N o	L o a n	This process posts the first payment deduction pay-ment to the eligi-ble accounts.
TPE	Monetary Transactions	txnltc_bj_100_01	LATE CHARGE PROCESS-ING	N o	Y e s	N o	C o m m o n	This process assesses late charge depending on the rules, for all accounts in the system.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnmt-d_b-j_100_01	MONTH END PROCESSING	N o	Y e s	N o	C o m m o n	This process populates the month end balances and carries over the balances to next month.
TPE	Monetary Transactions	txnpmt_b-j_100_01	Payment Posting	N o	Y e s	N o	C o m m o n	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txnprm_b-j_100_01	PROMOTION END PROCESSING	N o	Y e s	N o	C o m m o n	This process 'ends' the promotion on the account.
TPE	Monetary Transactions	txnprm_b-j_100_03	TLP PROMOTION CANCEL PROCESSING	N o	Y e s	N o	C o m m o n	This process 'cancels' the promotion on the account.
TPE	Monetary Transactions	txnrat_b-j_100_01	RATE CHANGE PROCESSING	N o	Y e s	N o	C o m m o n	This process changes the prevalent rate on an account.
TPE	Monetary Transactions	txnsch_b-j_100_01	SCHEDULE FOR CHARGED OFF PROCESSING	N o	Y e s	N o	C o m m o n	This process puts the 'Schedule for Charge Off' condition on eligible accounts.
TPE	Monetary Transactions	txntip_b-j_100_01	TERMINATION PROCESSING	N o	Y e s	N o	C o m m o n	This process puts the "Paid" status on eligible accounts

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnytd_b-j_100_01	YEAR END PROCESSING	N o	Y e s	N o	C o m m o n	This process populates the year end balances and carries over the balances to next year.
LTR	CONDITIONAL ADVERSE ACTION LETTER	LORAC O_B-J_100_01	CONDITIONAL ADVERSE ACTION LETTER GENERATION	Y e s	N o	N o	L o a n	This process generates the adverse action letter for relevant applications.
LTR	ADVERSE ACTION LETTER	LORAD-V_B-J_100_01	ADVERSE ACTION LETTER GENERATION	Y e s	N o	N o	L o a n	This process generates the adverse action letter for relevant applications.
RPT	ACCOUNT LIST	ROPAC-C_EM_100_01	ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	ADVANCE POSTING LIST	ROPAD-V_EM_100_01	ADVANCE POSTING LIST	N o	Y e s	N o	C o m m o n	
RPT	ASSET TRACKING DETAILS	ROPAT-K_EM_100_01	ASSET TRACKING DETAILS	N o	Y e s	N o	C o m m o n	
RPT	BANKRUPTCY ACCOUNT LIST	ROPBN K_EM_100_01	BANKRUPTCY ACCOUNT LIST	N o	Y e s	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	COLLECTOR ACTIVITY DETAILS	ROP-COL_EM_100_01	COLLECTOR ACTIVITY DETAILS	N o	Y e s	N o	C o m m o n	
RPT	DEFICIENCY ACCOUNT LIST	ROP-DEF_EM_100_01	DEFICIENCY ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	DELINQUENT ACCOUNT LIST	ROP-DLQ_EM_100_01	DELINQUENT ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	FUNDING CONTRACT LIST	ROP-FUN_EM_100_01	FUNDING CONTRACT LIST	N o	Y e s	N o	C o m m o n	
RPT	GL TXN DETAILS LIST	ROP-GLI_EM_100_01	GL TXN DETAILS LIST	N o	Y e s	N o	C o m m o n	
RPT	APPLICATIONS LIST	ROPORG_EM_100_01	APPLICATIONS LIST	N o	Y e s	N o	C o m m o n	
RPT	PAYMENT ALLOCATION POSTING DETAILS	ROP-PAL_EM_100_01	PAYMENT ALLOCATION POSTING DETAILS	N o	Y e s	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT POSTING LIST	ROP-PMT_EM_100_01	PAYMENT POSTING LIST	N o	Y e s	N o	C o m m o n	
RPT	PAYABLE REQUISITION LIST	ROP-PRQ_EM_100_01	PAYABLE REQUISITION LIST	N o	Y e s	N o	C o m m o n	
RPT	REPOSSESSION/FORECLOSURE ACCOUNT LIST	ROPRE_P_EM_100_01	REPOSSESSION/FORECLOSURE ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	SCHEDULE TO CHAR-GEOFF LIST	ROP-SCH_EM_100_01	SCHEDULE TO CHAR-GEOFF LIST	N o	Y e s	N o	C o m m o n	
RPT	TERMINATION IN PROGRESS LIST	ROP-TIP_EM_100_01	TERMINATION IN PROGRESS LIST	N o	Y e s	N o	C o m m o n	
RPT	NON MONETARY TXN POSTING LIST	ROPTN-M_EM_100_01	NON MONETARY TXN POSTING LIST	N o	Y e s	N o	C o m m o n	
RPT	MONETARY TXN POSTING LIST	ROPTX-N_EM_100_01	MONETARY TXN POSTING LIST	N o	Y e s	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BATCH JOB SETUP	CMN-BJB_EM_100_01	BATCH JOB SETUP	N o	Y e s	N o	C o m m o n	
RPT	BATCH JOB LOG	CMN-BJB_EM_100_02	BATCH JOB LOG	N o	Y e s	N o	C o m m o n	
RPT	NUMBER OF CREDIT APPLICATIONS ENTERED BY USER	OUN-ADE_EM_100_01	NUMBER OF CREDIT APPLICATIONS ENTERED BY USER	N o	Y e s	N o	C o m m o n	
RPT	CREDIT APPLICATIONS IMAGES BY STATUS	OUN-ADE_EM_100_02	CREDIT APPLICATIONS IMAGES BY STATUS	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN)	OUNUN D_EM_11_11	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LOAN)	OUNUN D_EM_11_12	UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH (LOAN)	OUNUN D_EM_11_13	UNDER-WRITING STATUS BY MONTH (LOAN)	N o	Y e s	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUN D_EM_1 11_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE)	OUNUN D_EM_1 12_11	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	OUNUN D_EM_1 12_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH (LINE)	OUNUN D_EM_1 12_13	UNDER-WRITING STATUS BY MONTH (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	OUNUN D_EM_1 12_14	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE)	OUNUN D_EM_1 21_11	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE)	N o	Y e s	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	OUNUN D_EM_1 21_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY MONTH (LEASE)	OUNUN D_EM_1 21_13	UNDER-WRITING STATUS BY MONTH (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUN D_EM_1 21_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	Y e s	N o	N o	L e a s e	
RPT	ACCOUNT PAYABLE (ORIGINATION)	OFNA-PY_EM_100_01	ACCOUNT PAYABLE (ORIGINATION)	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT PAYABLE (SERVICING)	OFNA-PY_EM_100_02	ACCOUNT PAYABLE (SERVICING)	N o	Y e s	N o	C o m m o n	
RPT	PRE-FUNDING CONTRACTS (LOAN)	OFNF-ND_EM_111_01	PRE-FUNDING CONTRACTS (LOAN)	Y e s	N o	N o	L o a n	
RPT	FUNDED CONTRACTS (LOAN)	OFNF-ND_EM_111_02	FUNDED CONTRACTS (LOAN)	Y e s	N o	N o	L o a n	
RPT	PRE-FUNDING CONTRACTS (LINE)	OFNF-ND_EM_112_01	PRE-FUNDING CONTRACTS (LINE)	Y e s	N o	N o	L o a n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	FUNDED CON-TRACTS (LINE)	OFNF-ND_EM_112_02	FUNDED CON-TRACTS (LINE)	Y e s	N o	N o	C o m m o n	
RPT	PRE-FUND-ING CON-TRACTS (LEASE)	OFNF-ND_EM_121_01	PRE-FUND-ING CON-TRACTS (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	FUNDED CON-TRACTS (LEASE)	OFNF-ND_EM_121_02	FUNDED CON-TRACTS (LEASE)	Y e s	N o	N o	L o a n	
RPT	ACCOUNT PAYABLE LOG BY PRODUCER	OCSAP-P_EM_100_01	ACCOUNT PAYABLE LOG BY PRODUCER	Y e s	N o	N o	L o a n	
RPT	ACCOUNT PAYABLE LOG BY VENDOR	OCSAPV_EM_100_01	ACCOUNT PAYABLE LOG BY VENDOR	Y e s	N o	N o	L o a n	
RPT	COLLAT-ERAL TRACKING LOG	OCSAS-T_EM_100_01	COLLAT-ERAL TRACKING LOG	Y e s	N o	N o	C o m m o n	
RPT	GL POST-ING LOG	OCS-GLI_EM_100_01	GL POST-ING LOG	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT POSTING (DAILY CASH) LOG	OCSP-MT_EM_100_01	PAYMENT POSTING (DAILY CASH) LOG	Y e s	N o	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT POSTING ERROR LOG	OCSP-MT_EM_100_02	PAYMENT POSTING ERROR LOG	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT LISTING (LOAN)	OCSAC-C_EM_111_01	ACCOUNT LISTING (LOAN)	Y e s	N o	N o	L o a n	
RPT	EXCESS PAYMENT (REFUND) LOG (LOAN)	OCSP-MT_EM_111_03	EXCESS PAYMENT (REFUND) LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	PAYMENT HISTORY (LOAN)	OCSP-MT_EM_111_04	PAYMENT HISTORY (LOAN)	Y e s	N o	N o	L o a n	
RPT	PAYMENT ALLOCATIONS LOG (LOAN)	OCSP-MT_EM_111_05	PAYMENT ALLOCATIONS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	PAYMENT ALLOCATIONS LOG BY GL POST DT (LOAN)	OCSP-MT_EM_111_06	PAYMENT ALLOCATIONS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o a n	
RPT	PRODUCER STATEMENT (LOAN)	OCSPS-M_EM_111_01	PRODUCER STATEMENT (LOAN)	Y e s	N o	N o	L o a n	
RPT	PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX_EM_111_01	PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o a n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	OCSS- CH_EM_ 111_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	OCSTA M_EM_1 11_01	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o a n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	OCSTER _EM_111 _01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTX- N_EM_1 11_01	MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o a n	
RPT	ACCOUNT LISTING (LINE)	OCSAC- C_EM_1 12_01	ACCOUNT LISTING (LINE)	Y e s	N o	N o	L o a n	
RPT	ADVANCE POSTING LOG (LINE)	OCSAD- V_EM_1 12_01	ADVANCE POSTING LOG (LINE)	Y e s	N o	N o	L o a n	
RPT	ADVANCE POSTING ERROR LOG (LINE)	OCSAD- V_EM_1 12_02	ADVANCE POSTING ERROR LOG (LINE)	Y e s	N o	N o	L o a n	
RPT	PAYMENT HISTORY (LINE)	OCSP- MT_EM_ 112_04	PAYMENT HISTORY (LINE)	Y e s	N o	N o	L o a n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCATIONS LOG (LINE)	OCSP-MT_EM_112_05	PAYMENT ALLOCATIONS LOG (LINE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE)	OCSP-MT_EM_112_06	PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m m o n	
RPT	SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LINE)	OCSS-CH_EM_112_01	SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LINE)	Y e s	N o	N o	C o m m o n	
RPT	AMORTIZED TXNS LOG BY GL POST DT (LINE)	OCSTAM_EM_112_01	AMORTIZED TXNS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m m o n	
RPT	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE)	OCSTER_EM_112_01	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE)	Y e s	N o	N o	C o m m o n	
RPT	MONETARY TXNS LOG BY GL POST DT (LINE)	OCSTX-N_EM_112_01	MONETARY TXNS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT LISTING (LEASE)	OCSAC-C_EM_121_01	ACCOUNT LISTING (LEASE)	Y e s	N o	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT HISTORY (LEASE)	OCSP-MT_EM_121_04	PAYMENT HISTORY (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCATIONS LOG (LEASE)	OCSP-MT_EM_121_05	PAYMENT ALLOCATIONS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE)	OCSP-MT_EM_121_06	PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LEASE)	OCSS-CH_EM_121_01	SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	AMORTIZED TXNS LOG BY GL POST DT (LEASE)	OCSTAM_EM_121_01	AMORTIZED TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE)	OCSTER_EM_121_01	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	MONETARY TXNS LOG BY GL POST DT (LEASE)	OCSTXN_EM_121_01	MONETARY TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BANK-RUPTCY LOG	OCOBNK_EM_100_01	BANK-RUPTCY LOG	Yes	No	No	Common	
RPT	COLLECTOR ACTIVITY (DETAILED) LOG	OCO-COL_EM_100_01	COLLECTOR ACTIVITY (DETAILED) LOG	No	No	Yes	Common	
RPT	COLLECTOR PRODUCTIVITY BY QUEUE	OCO-COL_EM_100_02	COLLECTOR PRODUCTIVITY BY QUEUE	No	No	Yes	Common	
RPT	DELINQUENCY ANALYSIS BY PRODUCER	OCO-COL_EM_100_03	DELINQUENCY ANALYSIS BY PRODUCER	No	No	Yes	Common	
RPT	DELINQUENCY ANALYSIS BY CREDIT GRADE	OCO-COL_EM_100_04	DELINQUENCY ANALYSIS BY CREDIT GRADE	No	No	Yes	Common	
RPT	DELINQUENCY ANALYSIS BY STATE	OCO-COL_EM_100_05	DELINQUENCY ANALYSIS BY STATE	No	No	Yes	Common	
RPT	PAYMENT PROMISE LOG	OCO-COL_EM_100_06	PAYMENT PROMISE LOG	No	No	Yes	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	COLLECTOR ACTIVITY LOG	OCO-COL_EM_100_07	COLLECTOR ACTIVITY LOG	N o	N o	Y e s	C o m m o n	
RPT	DEFICIENCY LOG	OCODE-F_EM_100_01	DEFICIENCY LOG	N o	N o	Y e s	C o m m o n	
RPT	DELINQUENCY LOG	OCODLQ_EM_100_01	DELINQUENCY LOG	N o	N o	Y e s	C o m m o n	
RPT	REPOSSESSION/FORECLOSURE LOG	OCOREP_EM_100_01	REPOSSESSION/FORECLOSURE LOG	N o	N o	Y e s	C o m m o n	
RPT	NON MONETARY TXNS LOG	OCOTNM_EM_100_01	NON MONETARY TXNS LOG	N o	N o	Y e s	C o m m o n	
RPT	VENDOR INVOICE LOG	OCOVIN_EM_100_01	VENDOR INVOICE LOG	N o	N o	Y e s	C o m m o n	
RPT	VENDOR WORK ORDER LOG	OCOVNA_EM_100_01	VENDOR WORK ORDER LOG	N o	N o	Y e s	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL DELIN- QUENCY SUMMARY (LOAN)	OCS- SEC_EM _111_01	POOL DELIN- QUENCY SUMMARY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DEFAULTS (NON LIQUI- DATED) (LOAN)	OCS- SEC_EM _111_02	POOL DEFAULTS (NON LIQ- UIDATED) (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL PAY- OFFS (LOAN)	OCS- SEC_EM _111_03	POOL PAY- OFFS (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL RECOVERY (LOAN)	OCS- SEC_EM _111_04	POOL RECOV- ERY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DELIN- QUENCY (LOAN)	OCS- SEC_EM _111_05	POOL DELIN- QUENCY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL REPUR- CHASED ACCOUNTS (LOAN)	OCS- SEC_EM _111_06	POOL REPUR- CHASED ACCOUNTS (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL MONTHLY ACTIVITY (LOAN)	OCS- SEC_EM _111_07	POOL MONTHLY ACTIVITY (LOAN)	N o	Y e s	N o	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL LIQUIDATED CONTRACTS (LOAN)	OCS-SEC_EM_111_08	POOL LIQUIDATED CONTRACTS (LOAN)	No	Yes	No	Common	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS-SEC_EM_111_09	POOL TXNS LOG BY GL POST DT (LOAN)	No	Yes	No	Common	
SET-QRT	Real time Queues processing	QCSPRC_B-J_100_02	Real time Queues processing	No	Yes	Yes	Common	This batch job processes queues marked as real time based on refresh frequency setup in the job set.
TAM	MONTH END COMPENSATION DISBURSEMENT PROCESSING	TPR-COM_B-J_100_01	MONTH END COMPENSATION DISBURSEMENT PROCESSING	No	Yes	No	Common	
TAM	PRODUCER STATEMENTS	TPRPS-G_B-J_100_01	PRODUCER STATEMENTS	No	Yes	No	Common	
TAM	PRODUCER STATUS CHANGE	TPRSTABJ_100_01	PRODUCER STATUS CHANGE	No	Yes	No	Common	
TPE	Escrow Analysis & Disbursements	TXNCH-G_B-J_100_02	CHARGE OFF PROCESSING FOR ACTIVE ACCOUNTS	No	Yes	No	Common	This package contains procedures related to Batch Job for chargeoff processing

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ESC	ESCROW ANALYSIS POSTING	TESAN-L_B-J_100_01	ESCROW ANALYSIS POSTING	N o	Y e s	N o	C o m m o n	This package contains procedures related to Batch Job for escrow analysis processing
ESC	CREATE BATCHES FOR CUSTOMER REFUND REQUESTS	TESAN-L_B-J_100_02	CREATE BATCHES FOR CUSTOMER REFUND REQUESTS	N o	Y e s	N o	C o m m o n	This package contains procedures related to Batch Job for escrow analysis processing
ESC	COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES	TESAN-L_B-J_100_04	COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES	N o	Y e s	N o	C o m m o n	
ESC	ESCROW COMPLIANCE CHECKING	TESAN-L_B-J_100_05	ESCROW COMPLIANCE CHECKING	N o	Y e s	N o	C o m m o n	
ESC	CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS	TESDS-B_B-J_100_01	CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS	N o	Y e s	N o	C o m m o n	
PUR	ARCHIVE ACCOUNT DATA TO OTABLES	PACARC_BJ_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	N o	Y e s	N o	C o m m o n	
EVE	BATCH EVENTS FOR ACCOUNTS	EVBAC-C_B-J_100_01	BATCH EVENTS FOR ACCOUNTS		Y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EVE	BATCH EVENTS FOR APPLICATIONS	EVBAP-P_B-J_100_01	BATCH EVENTS FOR APPLICATIONS	Y e s				
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCESSING	EVBP-PRC_B-J_100_01	MAIN BATCH JOB FOR BATCH EVENTS PROCESSING		Y e s			
ODD 2	BATCH JOB TO GENERATE METRO 2 DATA	CBUUT-L_B-J_100_02	BATCH JOB TO GENERATE METRO 2 DATA	Y e s				
ODD 2	BATCH JOB FOR CREATING METRO 2 DATA FILE	CBUUT-L_B-J_100_03	BATCH JOB FOR CREATING METRO 2 DATA FILE	Y e s				
ODD 2	THIRD PARTY ACH PROCESSING	ACT-PRC_B-J_100_01	THIRD PARTY ACH PROCESSING		Y e s			
ODD 2	THIRD PARTY OUTPUT DATA DUMP SERVICING	OBI-PRC_B-J_100_01	CREATE THIRD PARTY CUSTOMER FILE		Y e s			This process pulls the customer account details shared in input data files for processing.
ESC	JOB TO GENERATE ESCROW DISCLOSURE STATEMENT	OED-PRC_B-J_100_01	JOB TO GENERATE ESCROW DISCLOSURE STATEMENT		Y e s			
EDF	ADR FILE	EDFADR_BJ_100_01	ADR FILE		Y e s			
EDF	IVR FILE	EDFIVR_BJ_100_01	IVR FILE		Y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	CONTRACTUAL PROMOTION CANCEL PROCESSING	TXN-PRM_B-J_100_04	CONTRACTUAL PROMOTION CANCEL PROCESSING		Y e s - -			
TPE	RATE CHANGE PROCESSING FOR BACK-DATED INDEXES	TXN-RAT_B-J_100_02	RATE CHANGE PROCESSING FOR BACK-DATED INDEXES		Y e s			
RDB 1	LOAD ACCOUNT RELATED DATA INTO T TABLES	RACD-MP_B-J_100_01	LOAD ACCOUNT RELATED DATA INTO T TABLES		Y e s			
TPE	EXPIRED INSURANCE PROCESSING	TXNINS_BJ_100_01	EXPIRED INSURANCE PROCESSING		Y e s			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	ADT-PRC_B-J_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)		Y e s			
RDB 1	LOAD INSURANCE DATA TO T-TABLES	RIND-MP_B-J_100_01	LOAD INSURANCE DATA TO T-TABLES		Y e s			
AGS	SALE LEAD AGING	AGS-SAL_B-J_100_01	SALE LEAD AGING	Y e s				
BOD	PROCESS PARKED TRANSACTIONS	JOB-BOD_B-J_000_02	PROCESS PARKED TRANSACTIONS		Y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BOD	MARK SYSTEM FOR BEGINING OF DAY	JOB-BOD_B-J_000_01	MARK SYSTEM FOR BEGINING OF DAY		Y e s			
EOD	SET SYSTEM MODE TO END-OF-DAY	JOBEOD_BJ_000_01	SET SYSTEM MODE TO END-OF-DAY		Y e s			
ACR	DAILY TRIAL BALANCE DATA	TABAC-C_B-J_100_01	DAILY TRIAL BALANCE DATA GENERATION		Y e s			
LTR2	RATE CHANGE PRE-INTIMATION LETTER	LCS-RAT_B-J_100_01	RATE CHANGE PRE-INTIMATION LETTER		Y e s			
BLK	BULK UPLOAD FOR PRICING SETUP	BLK-PRP_B-J_100_01	BULK UPLOAD FOR PRICING SETUP	Y e s				
BLK	BULK UPLOAD FOR GL ATTRIBUTES	BLK-GLS_B-J_100_01	BULK UPLOAD FOR GL ATTRIBUTES				c o m m o n	
BLK	BULK UPLOAD FOR GL TRANSLATION	BLK-GLS_B-J_100_02	BULK UPLOAD FOR GL TRANSLATION DEFINITION				c o m m o n	
BLK	BULK UPLOAD FOR GL TRANSACTION TYPES	BLK-GLS_B-J_100_03	BULK UPLOAD FOR GL TRANSACTION TYPES DETAILS				c o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BLK	BULK UPLOAD FOR GL TRANSACTION LINKS	BLK-GLS_B-J_100_04	BULK UPLOAD FOR GL TRANSACTION LINKS				c o m m o n	
ODD 2	RATE CHANGE LETTER FILE	OLSRAT_BJ_100_01	RATE CHANGE LETTER FILE CREATION		Y e s			
TPE	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)	TXN-DRW_B-J_111_01	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)		Y e s			
ODD 2	DEALER SUBVENTION STATEMENTS	OPSSB-V_B-J_100_01	DEALER SUBVENTION STATEMENTS GENERATION				c o m m o n	
TAM	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)	TPRSB-V_B-J_100_01	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)				c o m m o n	
ODD 2	PRODUCER CHECK PRINT	OPCPRC_B-J_100_01	PRODUCER CHECK PRINT GENERATION				c o m m o n	
BSR	BEHAVIORAL SCORING	BSR-PRC_B-J_100_01	BEHAVIORAL SCORING		y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AGE	TRANSACTION IN WAITING FOR APPROVAL AGING	TXNAGE_BJ_100_01	TRANSACTION IN WAITING FOR APPROVAL AGING PROCESS		y e s			
ACR	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY	TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING		y e s			
PDC	POST DATED CHECKS	PDCPRC_BJ_100_01	POST DATED CHECKS		y e s			
PDC	PENDING PDC	PDCPNB_BJ_100_01	PENDING PDC PROCESSING		y e s			
LTR2	PDC RENEWAL LETTER	LCSPDC_BJ_100_01	PDC RENEWAL LETTER GENERATION		y e s			
DOT	APPLICATION DOCUMENT LOAD	DOLPRC_BJ_000_02	APPLICATION DOCUMENT LOAD	Y e s				
ODD 2	ONE TIME ACH POST DATED PAYMENT LETTER	OLSPDP_BJ_100_01	ONE TIME ACH POST DATED PAYMENT LETTER PROCESSING		Y e s			
WFP	BILLING	WTXBIL_BJ_132_01	BILLING PROCESSING		Y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
WFP	DELIN- QUENCY	WTX- DLQ_B- J_132_0 1	DELIN- QUENCY PROCESS- ING		Y e s			
WFP	LATE CHARGE	WTX- LTC_B- J_132_0 1	LATE CHARGE ASSESS- MENT		Y e s			
WFP	STATEMENT	WTXPS- G_B- J_132_0 1	STATE- MENT GEN- ERATION		Y e s			
WFP	RATE CHANGE	WTX- RAT_B- J_132_0 1	RATE CHANGE PROCESS- ING		Y e s			
WFP	TERMINA- TION	WTX- TIP_B- J_132_0 1	TERMINA- TION PRO- CESSING		Y e s			
TPE	PERIODIC MAIN- TAINENCE FEE	TXNPM- F_B- J_100_0 1	PERIODIC MAIN- TAINENCE FEE PRO- CESSING					
WFP	UNIT UPLOAD	WUP- PRC_B- J_132_0 1	UNIT UPLOAD				c o m m o n	
ODD 2	BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH	CBUUT- L_B- J_100_0 4	BATCH JOB FOR MONTHLY HAND- SOFF FILE FOR SIMAH					
PUR	PURGE ALL PTT TABLES	PTTPRC _BJ_100 _01	PURGE ALL PTT TABLES				c o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION	TXN-MAC_B-J_100_01	BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION		y e s			
TPE	NON REFUND GL	TXNRF-D_B-J_100_01	NON REFUND GL PROCESSING				c o m m o n	
TPE	PAYMENT ARRANGEMENT	TXNPA-P_B-J_100_01	PAYMENT ARRANGEMENT PROCESSING		y e s			
TPE	DELAY FEE	TXND-LY_B-J_100_01	DELAY FEE PROCESSING		y e s			
TPE	STATEMENT PAST MATURITY	TXNST-M_B-J_100_01	STATEMENT PAST MATURITY PROCESSING		y e s			
TPE	BLACK BOOK INTERFACE	VEVBB-K_B-J_100_01	BLACK BOOK INTERFACE				c o m m o n	
LBT	BULK NSF PAYMENT REVER-SALS	TXNNS-F_B-J_100_01	BULK NSF PAYMENT REVER-SALS					
ACR	STOP INTEREST ACCRUAL	TXNA-CR_B-J_100_03	STOP INTEREST ACCRUAL PROCESSING		y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPR C_B-J_100_02	CUS-TOMER SERVICE REAL TIME QUEUE PROCESS-ING		y e s			
ODD 2	OUT-BOUND CUSTOMER EXTRACTS TO PAY-MENT AGENCIES	OCP-PRC_B-J_100_01	OUT-BOUND CUS-TOMER EXTRACTS TO PAY-MENT AGENCIES		y e s			
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC_BJ_100_01	OFFLINE CALL ACTIVITY POSTING		y e s			
ACR	RE-START INTEREST ACCRUAL	TXNA-CR_B-J_100_04	RE-START INTEREST ACCRUAL		y e s			
IFP	UPLOAD TRANSACTIONS	ITUPRC_BJ_100_01	UPLOAD TRANSACTIONS		y e s			
IFP	POST UPLOADED TRANSACTIONS	ITUPRC_BJ_100_02	POST UPLOADED TRANSACTIONS		y e s			
IFP	INPUT FILE PROCESS-ING - CUR-RENCY EXCHANGE RATE FILE UPLOAD	ICE-PRC_B-J_100_01	CUR-RENCY EXCHANGE RATE FILE UPLOAD	Y e s	Y e s	Y e s	C o m m o n	This process extracts currency exchange rates from desired source at scheduled intervals.

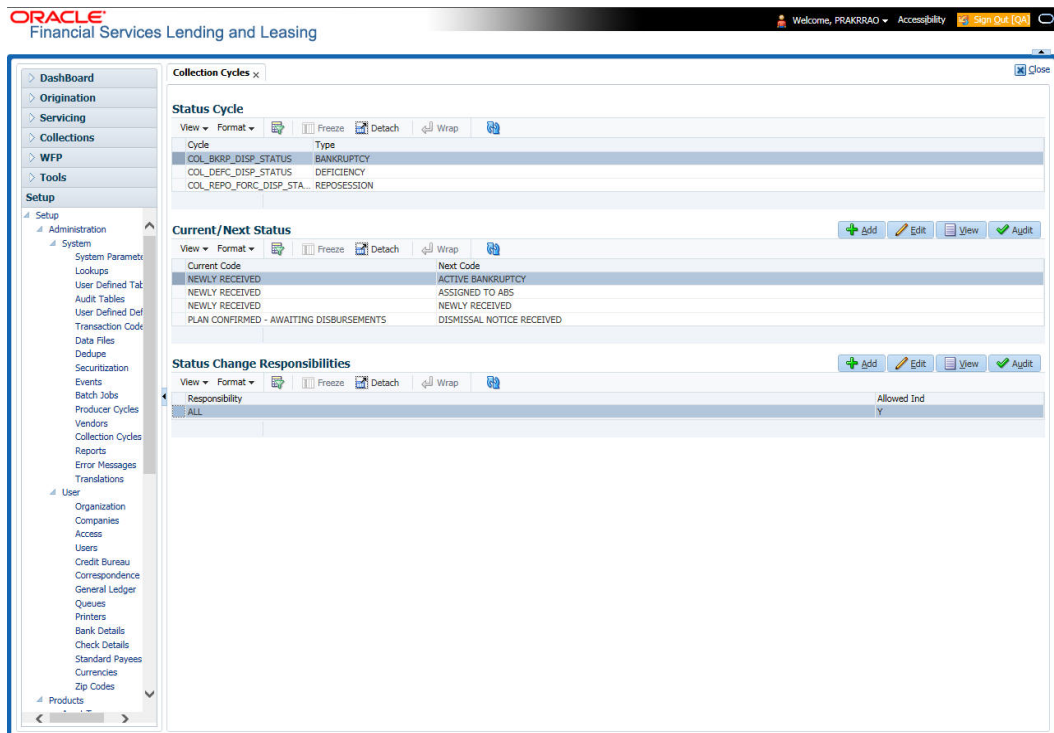
Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
IFP	INPUT FILE PROCESSING - INPUT DATA INSERTION	IDDPRC_BJ_000_01	INPUT DATA INSERTION		Yes			This process updates customer account information corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Information screen.

2.9 Collection Cycles

The Collection Cycles screen allows you to setup the collection workflow cycles.

To set up collection cycles

1. Click **Setup > Setup > Administration > System > Collection Cycles** link. The system displays the Collection Cycles screen. The details are grouped into two:
 - Status Cycle
 - Current/Next Status
 - Status Change Responsibilities



In the **Collection Cycles** section, you can view the following details:

Field	Do this:
Cycle	The system displays the status cycle.
Type	The system displays the type of status cycle.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Current Code	Select the current code from the drop-down list.
Next Code	Select the next code from the drop-down list.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Responsibility	Select the responsibility from the drop-down list.
Allowed Ind	Check this box to allow a record.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.10 Reports

The Reports screen allows you to setup reports in the system.

To set up the Reports

1. Click **Setup > Setup > Administration > System > Reports** link. The system displays the Report screen. The details are grouped into two:
 - Reports
 - Report Parameters

2. In the **Reports** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Code	Specify the code of the report.
Description	Specify the description of the report.
Package	Specify the package .
Module	Select the code of the report from the drop-down list.
System Defined Yes/ No	Select 'Yes', if you wish to maintain the Report as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the report definition.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Report Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter	Specify the parameter code of the report.
Description	Specify the description of the parameter.
Parameter Type	Select the parameter type of the report from the drop-down list.

Field	Do this:
Parameter Sub Type	Select the parameter sub type of the report from the drop-down list.
Default	Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Specify the sort order for the lookup code. This determines the order these report parameters are displayed or processed.
Enabled	Check this box to enable the report definition.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.11 Error Messages

In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

New messages created with the Error Messages screen can then be translated with the **Setup > Setup > Administration > System > Translation > Message Translation** screen.

To set up the Error Messages Setup screen

1. Click **Setup > Setup > Administration > System > Error Messages**. The system displays the Error Message screen.
2. On the **Error Messages Setup** screen's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.
3. The error messages associated with the error type you selected appear in the Error Message section.

4. In the **Error Messages** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Region	Specify the region code.
Country	Specify the country code.
Customer	Specify the customer code.
Engine	Specify the engine code.
Error Code	Specify the error code.
System Defined	Displays whether the record is system defined or not.
Enabled	Check this box to enable the data error message.
Error Message	Specify the error message.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.12 Translation

You can setup translation properties.

Navigating to Translation

1. Click **Setup > Setup > Administration > System > Translation**. The system displays the Translation screen. On this screen you can,
 - Setup Translation
 - Translate Error Messages

2.12.1 Setup Translation

In the Setup Translation tab, you can translate the contents of a predefined list of setup description fields into a different language.

After you translate an entry in the Translation Data section, the system adds the new data to the setup form.

To set up the Translation Setup

1. Click **Setup > Setup > Administration > System > Translation > Setup Translation**.
2. In the **Language** section, you can select the language for which you need to setup the translation.

Source Type

View Format Freeze Detach Wrap Populate All

Source Type

- ASSIGNMENTS
- ASSET TYPES
- AUDIT TABLES
- AUDIT TABLE COLUMNS
- CALL ACTION TYPES

Translation Data

View Format Freeze Detach Wrap All Translated Untranslated Populate Details

Key 1	Key 2	Key 3	Key 4	Key 5	Key 6	System Defined	Enabled	Desc 1	Translation
30-DAY DELQ	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	30 DAYS DELQ AC...	30 DAYS
AGED_APP_QUEUE	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	AGED APPLICATION...	AGED AP
AGED_CON_QUEUE	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	AGED CONTRACT...	AGED CO
AJITHA_QUEUE	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	APPLICATION ENT...	APPLICA
AJK	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	HHH	HHH
APPROVED_APP...	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	APPROVED / CON...	APPROV
B-1	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	Q-1	Q-1
BKRP_CH_13	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	BANKRUPTCY QUE...	BANKRU
BKRP_CH_7	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	BANKRUPTCY QUE...	BANKRU
C1	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	QUERY-C1	QUERY-C
CONTRACT_QUEUE	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	CONTRACT VERIF...	CONTRA
DATA_ENTRY_QU...	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	DATA ENTRY APP...	DATA EN
DEF	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	DEFICIENCY QUE...	DEFICIE
DELQ_DAYS_0_30	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	DELINQUENCY QU...	DELINQ
DELQ_DAYS_30+	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	UNDEFINED	Yes No	Y	DELINQUENCY QU...	DELINQ

Translation Data

Key 1 30-DAY DELQ

Key 2 UNDEFINED

Key 3 UNDEFINED

Key 4 UNDEFINED

Key 5 UNDEFINED

Key 6 UNDEFINED

System Defined Yes No

Enabled

Desc 1 30 DAYS DELQ ACCOUNTS

Translation 1 30 DAYS DELQ ACCOUNTS

Desc 2

Translation 2

Desc 3

Translation 3

Desc 4

Translation 4

Note

For more information, refer **Language setup** at the end of this chapter.

3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.
4. Click **Populate All** in the **Source Type** section and the system loads the setup data descriptions in the Translation section screen for the selected source type.

If you have new entries and are unsure as to which setup items have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.

5. In the **Translation Data** section, Select:
 - **All** – to view all the records (both translated and un-translated) in the Translation Data section.
 - **Translated** – to view all the translated records in the Translation Data section.
 - **Un Translated** – to view all the un-translated records in the Translation Data section.
6. In the **Translation Data** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

Field	Do this:
Key 1	Displays the first reference key value.
Key 2	Displays the second reference key value.
Key 3	Displays the third reference key value.
Key 4	Displays the fourth reference key value.
Key 5	Displays the fifth reference key value.
Key 6	Displays the sixth reference key value.
System Defined	Select 'Yes', if you wish to maintain the data as system defined and 'No', if you do not want to maintain it as system defined.
Enabled	Check this box to indicate that the record is active.
Desc 1 Translation 1	Specify the first translated description.
Desc 2 Translation 2	Specify the second translated description.
Desc 3 Translation 3	Specify the third translated description.
Desc 4 Translation 4	Specify the fourth translated description.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.12.2 **Message Translation Setup**

In the Message Translation tab, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message section, the system adds the new data to the error message.

To set up the Message Translation Setup

1. Click **Setup > Setup > Administration > System > Translation > Message Translation**.
2. In the **Language** section, you can select the language for which the translation needs to be done.

Language

Language
ENGLISH
DEFAULT
FRENCH

Error Type

Error Type
CLIENT ERROR
CLIENT MESSAGE
CLIENT QUESTION
CLIENT WARNING
SERVER ERROR

Error Message

Region	Country	Customer #	Engine	Error Code	System Defined	Enabled Message	English Translation
SYS	SYS	SYS	UAD	000001	Y	Y Only one ACH Def...	Only one ACH Def...
SYS	SYS	SYS	UAD	000002	Y	Y Please select a pro...	Please select a pro...
SYS	SYS	SYS	UBT	000003	Y	Y ACH details are no...	ACH details are no...
SYS	SYS	SYS	UBT	000004	Y	Y Can not view a se...	Can not view a se...
SYS	SYS	SYS	UBT	000005	Y	Y Manual batch crea...	Manual batch crea...

Note

For more information, refer **Language setup** at the end of this chapter.

3. In the **Error Type**, you can select the type of error message you want to translate.
4. Click **Populate All** in the **Error Type** section and the system loads the error messages in the Error Message section for the selected error type.

If you have new entries and are unsure as to which error messages have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.
5. In the **Error Message** section, select:
 - **All** – to view all the records (both translated and un-translated) in the Error Message section.
 - **Translated** – to view all the translated records in the Error Message section.
 - **Untranslated** – to view all the un-translated records in the Error Message section.
6. In the **Error Message** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

Field	Do this:
Region	Displays the region code.
Country	Displays the country code.
Customer	Displays the customer code.
Engine	Displays the engine name.
Error Code	Displays the error code.
System Defined	Check this box to indicate that the record is system defined.
Enabled	Check this box to indicate that the record is active.
Message	Specify the error message.
English Translation	Specify the English translated description.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Language setup

On the Lookup master tab's Lookup Types screen, you can add other languages to the TRD_LANGUAGE_CD lookup type and perform translations for those languages.

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in the system configuration file, typically named DBKWEB.CFG, which defines the parameter as:

Parameter: otherparams=ORA_USER=<schema_name> USR_LANG=<native language>

Note

<native language> should match lookup codes in the TRD_LANGUAGE_CD lookup type on the Administration form's Lookups screen.

The system supports the following pre-defined list of setup items for translation:

1. Asset Sub Types
2. Asset Types
3. Assignments
4. Audit Table Columns
5. Audit Tables
6. Call Action Result Types
7. Call Action Types
8. Checklist Action Types
9. Checklist Types
10. Commission Plans
11. Companies

- 12. Company Branch Departments
- 13. Company Branches
- 14. Compensation Plans
- 15. Credit Bureau Score Reasons
- 16. Credit Models
- 17. Credit Scoring Parameters
- 18. Edits
- 19. Escrow Disburse Rules
- 20. Escrow Sub Types
- 21. Flex Table Attributes
- 22. Flex Tables
- 23. GL Transaction Types
- 24. GL Translators
- 25. Job Sets
- 26. Jobs
- 27. Lookup Codes
- 28. Lookup Types
- 29. Portfolio Companies
- 30. Portfolio Company Branches
- 31. Producers
- 32. Product Instruments
- 33. Product Insurances
- 34. Product Pricings
- 35. Products
- 36. Promotions
- 37. Spreads
- 38. Standard Correspondences
- 39. Standard Document Definitions
- 40. Standard Element Definitions
- 41. Standard Function Definitions
- 42. Transaction Codes
- 43. Error Messages
- 44. Org. Fees

2.13 Seed Data

Seed data in general is referred to as any data delivered with the standard product installation and is required to be present in the production environment for application to work properly. Seed data basically consists of Table with its associated data that are uploaded into the system through DAT files.

Seed Data screen in Oracle Financial Services Lending and Leasing displays the existing seed data details maintained in the system and allows you to compare and selectively merge only the required differences in each record.

Seed data difference arise when there are new tables and/or its associated data are updated on base installation during subsequent patch updates and customizations done to existing seed data during implementation. Manual merging of seed data difference ensures to have minimal impact on the existing seed data configuration.

Navigating to Seed Data screen

1. Click **Setup > Setup > Administration > System > Seed Data**. The system displays the Seed Data screen.
2. On this screen you can do the following:
 - View and update the seed data differences between factory shipped data and current data in 'Factory Data' tab.
 - View the current system seed data details in 'Current Data' tab.
 - View the differences between Factory data and Current data in 'Comparison Data' tab.

2.13.1 Factory Data

The Factory Data tab displays the consolidated list of seed data which include the initially shipped seed data and subsequent additions done through upgrades and patch installations.

In the Factory Data tab you can selectively merge the required seed data differences into the respective seed data tables. Merging involves adding new seed data or updating the latest changes into existing seed data. Accordingly, you can sort the view in Factory Data tab by selecting 'Insert', 'Update' or 'All' options to display the list of corresponding seed data.

In the 'Patch #' drop-down list, you can further sort the list to display 'ALL' the seed data or only the additions or updates available as part of latest patch which has seed data changes.

To View Factory Data

Click **Setup > Setup > Administration > System > Seed Data > Factory Data** tab.

The screenshot displays the Oracle Financial Services Lending and Leasing Seed Data screen. The top navigation bar includes the Oracle logo and the text "Financial Services Lending and Leasing". The main header shows "Seed Data" with tabs for "Factory Data", "Current Data", and "Comparison Data". The "Factory Data" tab is active, showing a table of seed data. The table has columns: Table, Type, Key Column, Key Column Type, Other Columns, and Count. The table lists two rows: FLEX_TABLE_ATTRIBUTES and JOBS. Below the table, there is a section for "Factory Data Details" which includes a table with columns: Select, Key Column Data, and Other Column Data. The details table shows three rows: SET-GR11, SET-GR12, and SET-VEN.

Table	Type	Key Column	Key Column Type	Other Columns	Other Column Types	Count
FLEX_TABLE_ATTRIBUTES	COMBINATION	FTA_FTB...	VARCHAR2	FTA_SORT	FTA_D...	28
JOBS	COMBINATION	JOB_BES...	VARCHAR2	JOB_SORT	JOB_R...	1
JOBS_SETS	COMBINATION	JBS_CODE	VARCHAR2	JBS_DESC	JBS_EN...	3

Select	Key Column Data	Other Column Data
☐	SET-GR11	GR1 INTERFACE JOBS(Y ROOT ALWAYS DAILY DAILY COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:00 18/08/09/2003 10:00:00 N
☐	SET-GR12	GET CASE UPDATES WEBSERVICE TRIGGERING(Y ROOT ALWAYS MINUTE 30MIN COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:00 18/08/09/2016 10:00:00 N
☐	SET-VEN	VENDOR ASSIGNMENT ALLOCATION PROCESSING(Y ROOT ALWAYS DAILY DAILY COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:00 18/08/09/2003 10:00:00 N

The 'Factory Data' section displays the list of seed data (table definitions) available in the system with the following details:

Field	View this:
Table	Displays the seed data table name.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

The 'Factory Data Details' section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch number with which the seed data changes are identified.
Status	Displays the current status of seed data as Updated, Posted, Skipped or Deprecated.

In the 'Factory Data' tab, you can click  (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

2.13.1.1 Insert/Update Data

The 'Insert' and 'Update' options in the Factory Data tab allows you to 'Insert' (add new setup data) and/or 'Update' (modify existing setup data). However, ensure to double check the details before using 'Insert' or 'Update' operations since the same can have significant impact on system behaviour.

To Insert/Update Data

- In the Factory Data' tab,
 - Select 'Insert Data'. System displays those records which are to be added into the seed data tables.
 - Select 'Update Data'. System displays those records which are to be updated to the existing seed data tables.
- Inspect the required record in Factory Data section with the Factory Data Details in subsequent section.
- Select the required record to be updated by clicking on the adjacent check box. You can also click 'Select All' to select all the records.

4. Based on the option selected in step 1, do one of the following:
 - Click 'Insert'. This action appends the new seed data on to the current Data, which are received as a part of the patch or release.
 - Click 'Update Data'. This action updates the current data which are modified during implementation as part of the current release.
5. Click 'Yes' in confirmation dialog to confirm the setup data changes.

On successful update, system does the following:

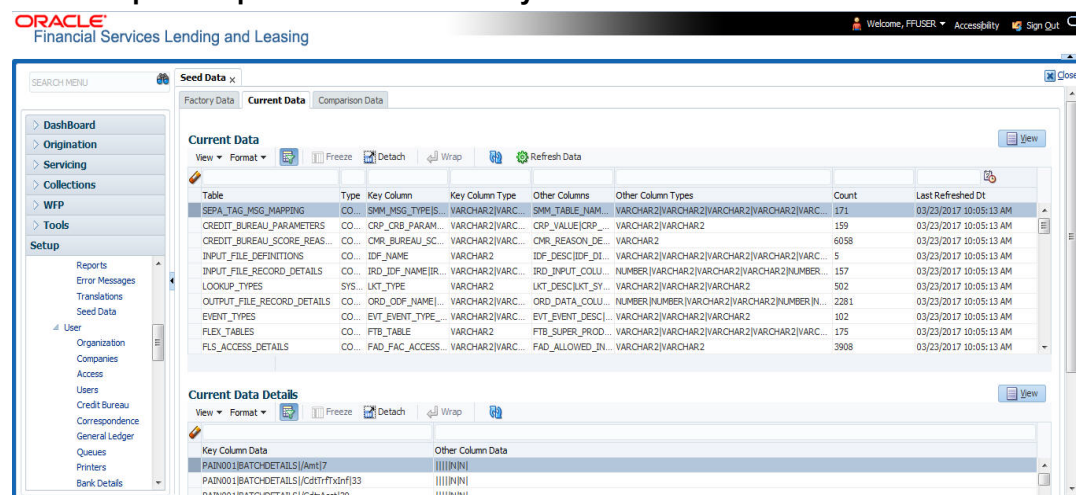
- When individual records are selected and inserted/updated, the same is removed from Factory Data Details section and the 'Insert Count' column in Factory Data section is updated with the remaining number of records.
- In case of Bulk update, the record is removed from Factory Data tab.

2.13.2 Current Data

The Current data tab displays the seed data which are currently available in the system.

To View Current Data

Click **Setup > Setup > Administration > System > Seed Data > Current Data** tab.



The 'Current Data' section displays the following details:

Field	View this:
Table	Displays the current seed data table name.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

Field	View this:
Last Refreshed Dt	Displays the date and time when seed data for the selected table was last updated in the system.

The subsequent 'Current Data Details' section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.

In the 'Current Data' tab, you can click  (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

Additionally you can click "Refresh Data" to pull the seed data details from the system and update the current seed data tables.

2.13.3 Comparison Data

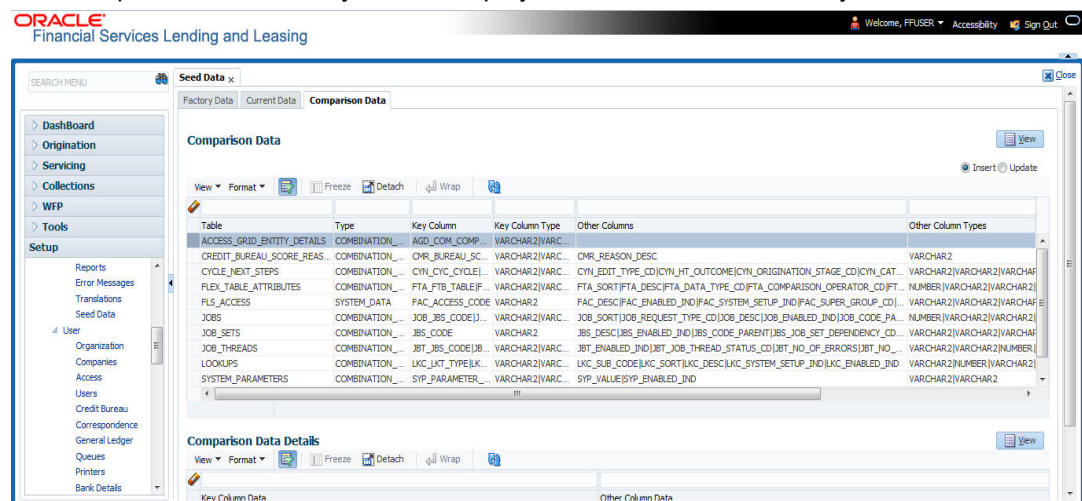
The 'Comparison Data' tab displays the seed data differences between Factory Data and Current Data. These differences arise when the seed data of base installation is updated with changes as part of patch installation or other specific customizations.

In the Comparison Data tab, you can sort the list of seed data by selecting 'Insert' or 'Update' options to display either new or updated seed data respectively.

To View Comparison Data

Click **Setup > Setup > Administration > System > Seed Data > Comparison Data** tab.

The Comparison Data' tab by default displays the differences in Factory data.



The 'Comparison Data' section displays the list of records which are added/updated in the system with the following details:

Field	View this:
Table	Displays the seed data table name to be inserted or updated.

Field	View this:
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

The subsequent 'Comparison Data Details' section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch release version with which the seed data was inserted/updated.

In the 'Comparison Data' tab, you can click  (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

3. Administration User

In the **Administration > User**, you can record setup data that define your organization structure and its users. Information in this link is more “data” related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User**.

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Currencies
- ZipCodes

3.1 Organization

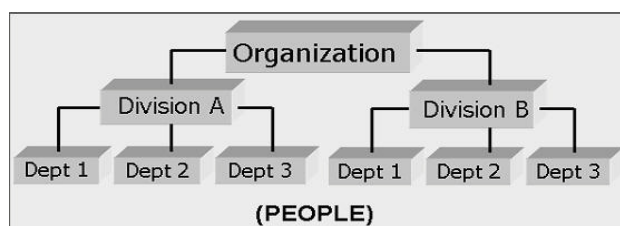
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to accounts.(The Companies screen allows you to setup the location of these accounts.)

Note

You can have only one active organization, so use the Organization field to define your organization at its highest level.

Divisions are groups within your organization that will have access to the same accounts. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

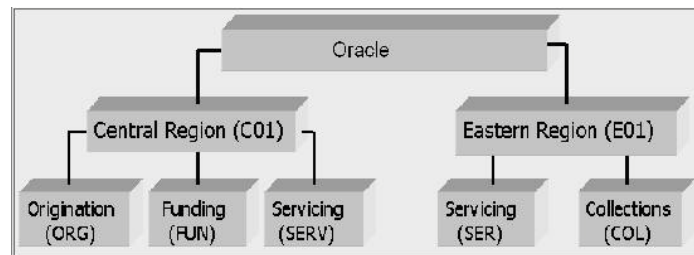
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



Note

The Short Name field on the Organization screen allows you to create the ID that Oracle Financial Services Lending and Leasing will use when referring to the organization, division, and department throughout the system.

To setup the Organization screen

1. Click **Setup > Setup > Administration > User > Organization**.

2. In the **Organization Definition** section, there can be only one active entry, so use this screen to define your organization at its highest level. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Organization	Specify the organization ID (the ID is the unique identifier used internally by Oracle Financial Services Lending and Leasing to represent your organization). Note: Do not edit this field.
Organization Name	Specify the organization name.
Short Name	Specify the short name for the organization. Note: This ID represents this organization throughout the system.
Enabled	Check this box to enable the organization. Note: Only one enabled organization is currently allowed by Oracle Financial Services Lending and Leasing.
Country	Select the country where the organization is located from the drop-down list.
City	Specify the city where the organization is located.
State	Select the state where the organization is located from the drop-down list.
Address Line 1	Specify the address line 1 for the organization.
Address Line 2	Specify the address line 2 for the organization.

Field:	Do this:
Zip	Select the zip code of the location where the organization is located from the drop-down list.
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the organization.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the organization .
Extn 2	Specify the phone extension for the alternate phone number, if specified.
Fax 1	Specify the primary fax number for the organization.
Fax 2	Specify the alternate fax number for the organization.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same accounts. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Division	Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization. Note: Once specified, do not edit this field.
Division Name	Specify the division name.
Short Name	Specify the short name for the division. Note: This ID represents this division throughout the system (required).
Enabled	Check this box to enable the division.
Country	Select the country where the division is located from the drop-down list.
City	Specify the city where the division is located.
State	Select the state where the division is located from the drop-down list.
Address Line 1	Specify the address line 1 for the division.
Address Line 2 (unlabeled)	Specify the address line 2 for the division.
Zip	Select the zip code of the location where the division is located from the drop-down list.

Field:	Do this:
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the division.
Extn 1	Specify the extension for the primary phone number.
Phone 2	Specify the alternate phone number for the division.
Extn 2	Specify the extension for the alternate phone number .
Fax 1	Specify the primary fax number for the division.
Fax 2	Specify the alternate fax number for the division.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup > Setup > Administration > User > Organization > Department Definition**.
7. On the **Department Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Department	Specify the department ID. Note: The ID is the unique identifier used internally by the system to represent the department within the division.
Department Name	Specify the department name.
Short Name	Specify the short name for the department. Note: This is the ID that appears throughout the system to represent this department.
Enabled	Check this box to enable the department.
Country	Select the country where the department is located from the drop-down list.
City	Specify the city where the department is located.
State	Select the state where the department is located from the drop-down list.
Address Line 1	Specify the address line 1 for the department.
Address Line 2	Specify the address line 2 for the department.
Zip	Select the zip code where the department is located from the drop-down list.
Extn	Specify the zip extension where the department is located.
Phone 1	Specify the primary phone number for the department.
Extn 1	Specify the phone extension for the primary phone number.

Field:	Do this:
Phone 2	Specify the alternate phone number for the department.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the department.
Fax 2	Specify the alternate fax number for the department.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click **Setup > Setup > Administration > User > Organization > Display Format**.
10. On the **Display Format** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Format Type	Select the type of format from the drop-down list.
Format Sub Type	Select the sub type of the format from the drop-down list. The format sub type will be displayed based on the format type selected.
Format	Specify or select the format based on the format type and format sub type selected. For Date and Time Zone format, select the required option from the drop-down list.
Format Mask	Specify the format mask.
Format Filler	Specify the format filler.
Special Data	Specify the special data, if any.
Enabled	Check this box to enable the display format.

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.2 Companies

The Companies screen records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization screen to determine the location of people, it uses the information on the Companies screen to determine the location of accounts. In completing the Companies screen, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. Accounts can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (Line of Credit collections)(

As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

Company: C-0001TrustOne Financial CorpTOFC

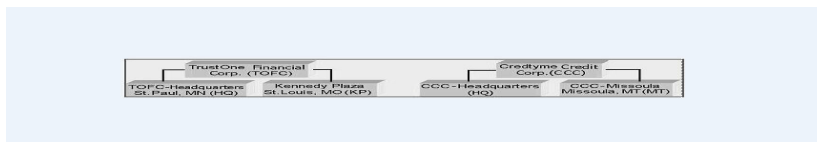
Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

- The system does not limit the number of companies or associated branches with the company you can enter.
 - The Short Name field on the Companies screen allows you to create the ID that the system will use while referring to the company and branch.
-

KEY CONCEPT: Note the difference between the Company screen and the Organization screen:

- On the **Organization** screen, *Oracle Financial Services Lending and Leasing users* belong to an organization and division.
- On the **Companies** screen, *credit accounts* belong to a company and branch.

As you can see in the following Access screen section, the information on the Organization and Companies screens define the operational hierarchy of your companies in terms of which Oracle Financial Services Lending and Leasing users will have access to which *accounts*

To setup the Companies

1. Click **Setup > Setup > Administration > User > Companies**. The **Companies** screen defines entities within your organization that service Line of Credit.

- In the **Company Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. On the left is a navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Companies' and contains a 'Company Definition' section. This section includes a table with columns: Company, Name, Short Name, Currency, Enabled, Country, City, State, Address Line 1, and Address Line 2. Below the table is a form for defining a new company, with fields for Name, Short Name, Currency, Enabled, Country, City, State, Address Line 1, Address Line 2, Zip, Extn, and various contact and tax information. The 'Branch Definition' section is also visible at the bottom.

A brief description of the fields is given below:

Field:	Do this:
Company	Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company).
Name	Specify the name of the portfolio company (required).
Short Name	Specify the short name for the portfolio company (ID displayed to represent the company).
Currency	Select the currency of the portfolio company from the drop-down list. The system displays the default value as 'US DOLLAR'.
Enabled	Check this box to enable the portfolio company.
Country	Select the country where the portfolio company is located from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the city where the portfolio company is located .
State	Select the state where the portfolio company is located from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio company.
Address Line 2	Specify the address line 2 for the portfolio company.
Zip	Select the zip code of the location where the portfolio company is located from the drop-down list.

Field:	Do this:
Extn	Specify the extension of the zip code where the portfolio company is located.
Phone 1	Specify the primary phone number for the portfolio company.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio company.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio company.
Fax 2	Specify the alternate fax number for the portfolio company.
Tax ID #	Specify the tax identification number for the portfolio company.
TCC	Specify the transmitter control code for the portfolio company (1098 Electronic Filing).
Contact	Specify the contact information about the portfolio company.
Coupon Order Code	If you are using coupons, Specify the coupon order code to be used by a third party printing the coupons for billing statements.
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company).
Remittance Address section	
Country	Select the remittance address country from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the remittance address city.
State	Select the remittance address state from the drop-down list.
Remittance Address 1	Specify the remittance address line 1, if it is different from the company address. This address is included as the remittance address on statements.
Remittance Address 2	Specify the remittance address line 2.
Zip	Select the zip code of the remittance address line 1 from the drop-down list.
Extn	Specify the extension of the remittance address zip code.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. On the **Branch Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

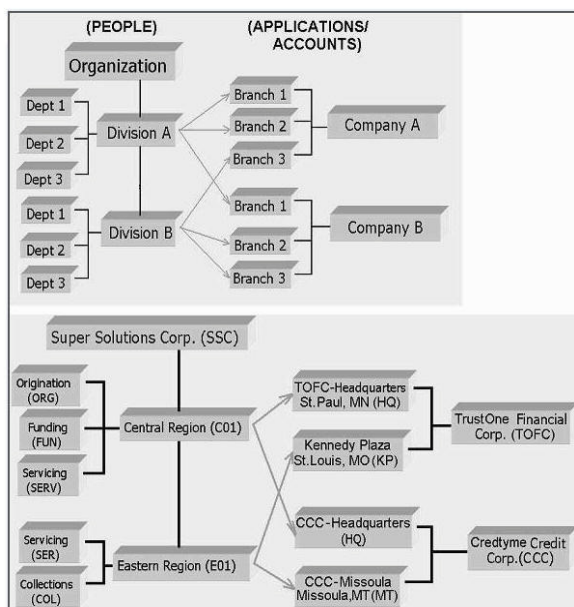
Field:	Do this:
Branch	Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company).
Name	Specify the name of the portfolio branch (required).
Short Name	Specify the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Check this box to enable the portfolio branch.
Sub Unit	Select the Sub Unit from the drop-down list. Sub Unit refers the entity which is the source of funds for the credit application/Account. System associates the selected sub unit with the particular company/branch combination and displays by default when the same is selected during an application/Account creation.
Country	Select the country from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the city where the portfolio branch is located.
State	Select the state from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio branch.
Address Line 2	Specify the address line 2 for the portfolio branch.
Zip	Select the zip code of the location where the portfolio branch is located.
Zip Extn	Specify the extension of the zip code, where the portfolio branch is located.
Phone 1	Specify the primary phone number for the portfolio branch.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio branch.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio branch.
Fax 2	Specify the alternate fax number for the portfolio branch.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3 Access

Using the organizations, divisions, companies, and branches created on the Organization and Companies screens, you can control the access privileges of accounts. On the Access screen, you define which organization/division (users) can gain access to which company/branch (accounts) locations.

Normally, for each division within an organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.



To setup the Access

1. Click **Setup > Setup > Administration > User > Access**. The system displays the Access screen. In this screen, you can control the access privileges of the user for the following categories:
 - Data
 - Screen
 - Reports
 - Correspondence

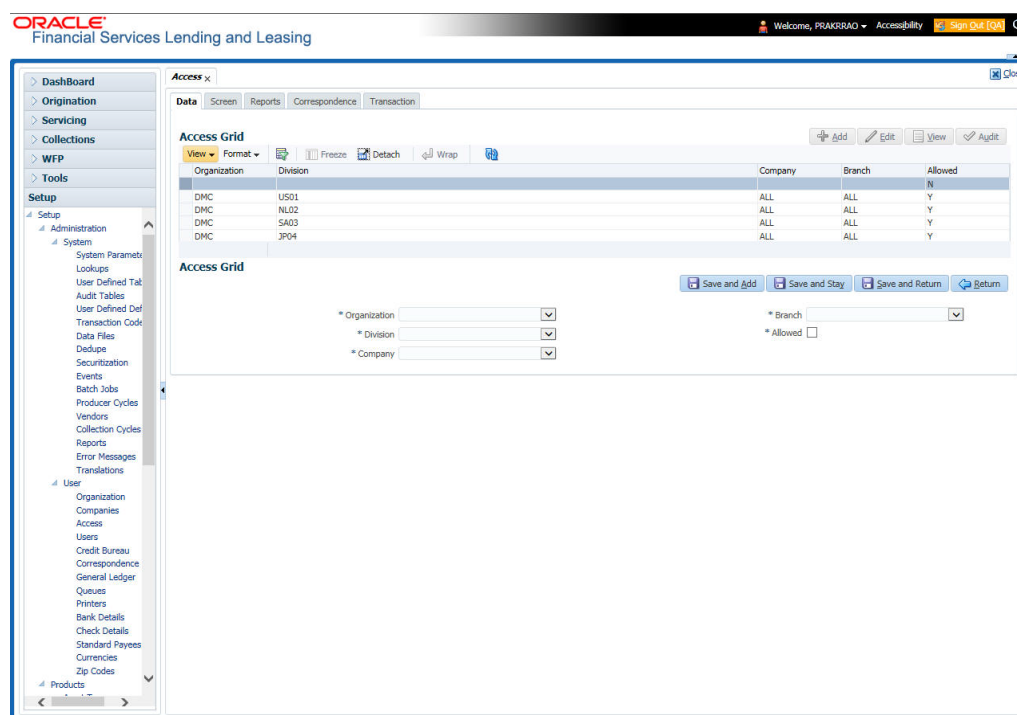
3.3.1 Data

The Data screen allows you to restrict access to different data.

To setup the Data

1. Click **Setup > Setup > Administration > User > Access > Data**.

2. In the **Access Grid** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Organization	Select the organization for which you are defining access privileges from the drop-down list.
Division	Select the division within the organization for which you are defining Access privileges from the drop-down list.
Company	Select the portfolio company to which you are defining access privileges for the organization and division specified from the drop-down list.
Branch	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified from the drop-down list.
Allowed	Check this box to provide access to the data pertaining to the company and branch, for the organization and division specified.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.2 Screen

In the screen, you can control the access to the following:

1. Menu – Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.
2. Screens – Control access to the screens available in the application
3. Buttons – Control access based on the stage.

For example, Add and Edit buttons can be disabled once an application is funded.

If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

The screen allows you to restrict access to different screens.

To set the Screen Security

1. Click **Setup > Setup > Administration > User > Access > Screen**.
2. In the **Security Super Group** section, you can view the details of the super group you want to work with.

The screenshot shows the Oracle Financial Services Lending and Leasing 'Access' screen. The left sidebar contains a navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Access' and has tabs for Data, Screen, Reports, Correspondence, and Transaction. The 'Screen' tab is active. The 'Security Super Group' section shows a list of super groups: COMMON, INTERFACES, and ORIGINATION. The 'Security Access Definition' section contains a table with the following data:

Access Code	Description	Type	System Defined	Enabled
FLLOMNRQ.REVIEWREQUEST.ADD.BUTTON	ACCESS TO CMN RQ REVIEW REQUESTS ADD BUTTON	RRQ	☒ Yes ☐ No	☒ Y ☐ N
FLLOMNRQ.REVIEWREQUEST.EDIT.BUTTON	ACCESS TO CMN RQ REVIEW REQUESTS EDIT BUTTON	RRQ	☒ Yes ☐ No	☒ Y ☐ N
FLLOMNRQ.REVIEWREQUEST.VIEW.BUTTON	ACCESS TO CMN RQ REVIEW REQUESTS VIEW BUTTON	RRQ	☒ Yes ☐ No	☒ Y ☐ N
FLLOMNRQ.REVIEWREQUEST.AUDIT.BUTTON	ACCESS TO CMN RQ REVIEW REQUESTS AUDIT BUTTON	RRQ	☒ Yes ☐ No	☒ Y ☐ N
FLLOMNRQ.MONITORBATCHJOBSET.TAB	ACCESS TO CMN UUT BATCH JOBS TAB	UUT	☒ Yes ☐ No	☒ Y ☐ N

Below the table, there is a 'Security User Access Details' section with a table showing access type (RESPONSIBILITY_CD), access value (ALL), and allowed status (Yes/No).

3. In the **Security Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

Field:	Do this:
Access Code	The system displays the selected access code.
Description	Modify the description of the access code.
Type	The system displays the type of security access definition.
System Defined	If 'Yes' is selected, the security access definition entry is system defined. If 'No' is selected, the security access definition entry is manually defined.

Field:	Do this:
Enabled	Check this box to enable the security access definition entry is enabled.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Security User Access Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access type of the user who will have access to this screen from the drop-down list.
Active Value	Select the active value of the user who will have access to this screen from the drop-down list.
Allowed	Select 'Yes' to allow access to this screen or 'No' to deny access to this screen.
System Defined	Select 'Yes', if the screen user access definition entry is system defined. Select 'No', if the screen user access definition entry is manually defined.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.3 **Reports**

In the Reports screen you can control access to generate certain reports.

To set up Reports

1. Click **Setup > Setup > Administration > User > Access > Reports**.

2. In the **Reports** section, you can view the following information:

The screenshot displays the Oracle Financial Services Lending and Leasing Reports section. The left sidebar contains navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area shows a list of reports with columns: Code, Module, Description, and Enabled. Below this is the 'Reports User Access Definition' section, which includes a table for defining access rights and a form for saving the definition.

Code	Module	Description	Enabled
LOAN_BOARDING_RPT	SERVICING	LOAN BOARDING REPORT	Y
NEW_LN_UPLD_EDTS	SERVICING	NEW LOAN UPLOAD - EDITS	Y
ACCOUNT_WISE_PDC	SERVICING	ACCOUNT WISE PDC LIST	Y
ACC_LIST_LEASE	COLLECTIONS	ACCOUNTS AND LISTING - LEASE	Y
ACC_LIST_LINE	COLLECTIONS	ACCOUNTS AND LISTING - LINE	Y
ACC_LIST_LOAN	COLLECTIONS	ACCOUNTS AND LISTING - LOAN	Y
ACC_PAYABLE_ORIGINATION	ORIGINATION	ACCOUNT PAYABLE(ORIGINATION)	Y
ACC_PAYABLE_SERVICING	SERVICING	ACCOUNT PAYABLE(SERVICING)	Y
ACC_PAY_LOG_CUSTOMER	SERVICING	ACCOUNTS PAYABLE LOG BY CUSTOMER	Y
ACC_PAY_LOG_PRODUCER	SERVICING	ACCOUNTS PAYABLE LOG BY PRODUCER	Y

Reports User Access Definition

Access Type	Access Value	Allowed	System Defined
		Yes No	Yes No

Buttons: Save and Add, Save and Stay, Save and Return, Return

Form fields: Access Type, Access Value, Allowed, System Defined

A brief description of the fields is given below:

Field	View this:
Code	Displays the code of the report.
Module	Displays the code of the report from the drop-down list.
Description	Displays the description of the report.
Enabled	Displays whether the report definition is enabled or not.

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select 'Yes', if the report user access definition entry is system defined. Select 'No', If the report user access definition entry is manually defined.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.4 Correspondence

The Correspondence screen allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create a type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

To setup the Correspondence

1. Click **Setup > Setup > Administration > User > Access > Correspondence**.
2. In the **Correspondence Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Correspondence Codes

Code	Description	Enabled
CBK_01	01 BANKRUPTCY SET	Y
CCO_01	01 COLLECTION SET	Y
CCS_01	01 CUSTOMER SERVICE SET	Y
CCF_01	01 DEFICIENCY SET	Y
CFM_01	01 FUNDING SET	Y
CRF_01	01 REPO/FORECLOSURE SET	Y
CUN_01	01 UNDERWRITING SET	Y

Correspondence User Access Definition

Access Type	Access Value	Allowed	System Defined
RESPONSIBILITY	ALL	☒ Yes ☐ No	☐ Yes ☒ No

A brief description of the fields is given below:

Field:	Do this:
Code	The system displays the correspondence code name you want to work with.
Description	The system displays the description for the correspondence code (display only).
Enabled	Check this box to enable the selected correspondence code entry.

3. In the **Correspondence User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select 'Yes', if the correspondence user access definition entry is system defined. Select 'No', If the correspondence user access definition entry is manually defined.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4 Users

The Users screen allows you to create and set up an user. In the User Definition section, you can assign a user an identification name and password to log on to the system. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame within which a user has access to the system to ensure compliance to the company's schedule. This is a very useful feature to prevent logins during scheduled maintenance.

The Responsibility field records the job function of the user and defines the level of access that user has within the system; in particular:

- What menu items does the user have access to?
- What transactions can the user perform on the Maintenance screen on the Customer Service screen?
- What edits can the user perform on the Verification link during origination?

Note

The system's SUPERUSER responsibility grants access to the entire system. Give careful consideration to the number and type of users who receive this responsibility.

To set up the Users screen

1. Click **Setup > Setup > Administration > User > Users**. The system displays the Users screen.

- In the **User Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing User Definition interface. On the left is a navigation pane with categories like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'User Definition' and contains a table of users and a form for adding or editing a user.

User	Organization	Division	Department	Start Dt	End Dt	System Defined	Enabled	First Name	MI
ABHLODHA	DMC	US01	ORG	02/01/2016	02/01/2020	☐ Yes ☒ No	☒	Y ABHISHEK	
AKRUSHNA	DMC	US01	ORG	02/01/2016	02/01/2020	☐ Yes ☒ No	☒	Y ARATHE	
AMANGINE	DMC	US01	ORG	11/11/1992	11/11/9999	☐ Yes ☒ No	☒	Y AJITHA	
AMIT	DMC	US01	ORG	02/05/2016	02/05/2020	☐ Yes ☒ No	☒	Y AMIT	
APKELGAR	DMC	US01	ORG	02/01/2016	02/01/2020	☐ Yes ☒ No	☒	Y APARNA	
BAMANI	DMC	US01	ORG	12/14/2015	12/13/2025	☐ Yes ☒ No	☒	Y BARAN	MANI
BATCH	DMC	US01	ORG	12/07/1993	12/31/9999	☐ Yes ☒ No	☒	Y BATCH	
BISWAROOP	DMC	US01	ORG	02/05/2016	02/05/2020	☐ Yes ☒ No	☒	Y BISWAROOP	
BOMADHU	DMC	US01	ORG	12/07/1993	12/31/9999	☐ Yes ☒ No	☒	Y BOBBURI	
DEMOCOLL	DMC	US01	ORG	12/07/1993	12/31/9999	☐ Yes ☒ No	☒	Y DEMO	
DEMOFUNDER	DMC	US01	ORG	12/07/1993	12/31/1999	☐ Yes ☒ No	☒	Y DEMO	
DEMOSALES	DMC	US01	ORG	12/07/1993	12/31/9999	☐ Yes ☒ No	☒	Y DEMO	
DEMOINDW	DMC	US01	ORG	12/07/1993	12/31/9999	☐ Yes ☒ No	☒	Y DEMO	
DVEETIL	DMC	US01	ORG	12/30/2015	12/30/2020	☐ Yes ☒ No	☒	Y DWIDESH	

Below the table is a form for adding or editing a user. The form includes fields for User, Organization, Division, Department, Start Dt, End Dt, System Defined, Enabled, First Name, MI, Phone 1, Phone 2, Fax 1, Fax 2, Replacement User, Dt, Type, Reference #, Email, Default Language, Time Zone, and Time Zone Level. There are also buttons for Save and Add, Save and Stay, Save and Return, and Return.

A brief description of the fields is given below:

Field:	Do this:
User	Specify the user ID. Note: This field is a unique indicator and cannot be updated, edited, or deleted once saved.
Organization	Select the organization to which the user belongs, from the drop-down list.
Division	Select the division to which the user belongs, from the drop-down list.
Department	Select the department to which the user belongs, from the drop-down list.
Start Dt	Specify the start date for the user. You can also select from the adjoining calender icon.
End Dt	Specify the end date for the user. You can also select from the adjoining calender icon.
System Defined	Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the user.
First Name	Specify the first name of the user.

Field:	Do this:
MI	Specify the middle initial of the user.
Last Name	Specify the last name of the user.
Responsibility	Select the responsibility for the user from the drop-down list. Note: The users mapped to the role 'Responsibility' can only view the screens.
Phone 1	Specify the user's primary phone number.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the user's alternate phone number.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the user's primary fax number.
Fax 2	Specify the user's alternate fax number.
Replacement User	Select the user ID of the replacement user from the drop-down list.
Dt	Specify the date from when the replacement is effective. You can also select from the adjoining calender icon. Note: These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'.
Type	Select the user type from the drop-down list.
Reference #	Specify the reference number for the user from the drop-down list.
Email	Specify user's email address.
Default language	Select the default language from the drop-down list.
Time Zone	Select the required Time Zone from the drop-down list, The specified time zone would be applicable at company level.
Time Zone Level	Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4.1 **Replacement users**

By completing the **Replacement User** and **Dt** fields on the Users screen, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement User** and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your

entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

The system assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in the system.

The system updates the following when replacing users:

1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
2. Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
3. Also updates the Producer Management screen with the replacement user in the **Underwriter** and **Collector** fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

Note

The system will not update the replacement user ID for accounts that are closed.

5. On the queue setup of Customer Service screen's Responsibilities sub screen, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending and Leasing or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.

3.5 Credit Bureau

In the system, an important part of the origination process is pulling a credit report from a credit bureau and scoring that information against a user-defined risk model. These credit reports can be pulled both automatically and manually.

After you enter an application, the system compares its contents against pre-screen criteria. If the application passes a pre-screen edits check, the system advances the status of the application and automatically pulls a credit report.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, then you can indicate the type of report you want to pull.

The following are few additional Credit Bureau Setup details:

- The credit bureau from which the report is pulled is determined by the applicant's zip code. The credit bureau interface searches the information in the Credit Bureau Zip Matrix tab and matches the applicant's zip code to determine the bureau(s) from which to request a report.
- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter `CRB_MAX_BUREAU_PULL`. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.
- The system automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the `CRB_ALL_APL_BUREAU_PULL` credit request parameter is set to Y. However, if the parameter is set to Y, the system pulls credit reports for all of the applicants on the Line of credit, regardless of their relationship to the primary borrower.
- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats screen.

Member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Experian host through a TCP/IP socket connection. The connection is outbound only and it is to a specific port (699 or 700) on the Experian host.

The credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server access.

3.5.1 Credit Bureau

The setup for Credit Bureau spans across the following links:

- Reporting

Navigating to Credit Bureau

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Credit Bureau**.

3.5.1.1 Reporting

The system reports to the credit bureau agencies in the Metro 2 format with the payment and account status information of each account holder. The Credit Bureau Reporting screen contains the program identifier to be reported to the bureaus.

To setup the Reporting

1. Click **Setup > Setup > Administration > User > Credit Bureau > Reporting**.

2. In the **Credit Bureau Reporting** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Company	Select the portfolio company from the drop-down list.
Bureau	Select the bureau from the drop-down list.
Program Identifier	Specify the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information.
Enabled	Check this box to enable the program.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.2 **Special Metro II Code reporting**

The system allows you to report the following special Metro II segments to the credit bureau output file:

- Consumer Information Indicator Code (CIIC)
- Compliance Condition Code (CCCD)
- Special Comment Code (SPCC).

The system users will need to use call Action/Results and Reason fields on the Call Activities sub screen of the Customer Service form (Lending > Customer Service > Customer Service (2) master tab > Account Details tab > Call Activities sub tab) to place specific account conditions where these Metro II segments are to be reported. The specific segment reported for a given condition will be based on the account condition and call activity reason codes.

Note

It is the responsibility of the Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

Code	Description
CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

The system recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.

Note

- You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file. If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. the system does not validate the contents of the Reason field with the contents of the Condition field.
 - To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.
 - The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.
-

To setup Metro II Code reporting

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Queues > Call Action Results** to open and close the following system defined condition codes:

Action Code	Description
CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

When setup is completed, you can open and close Special Metro II code conditions.

Note

Opening and closing Special Metro II Code reporting is a manual process.

The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines, if output file is generated and created daily or output file is written with daily data and output monthly.

3.5.3 Oracle Wallet Manager setup

The Experian Net Connect, Equifax Internet System to System, and CSC interfaces within the the system credit bureau service use functionality provided by the Oracle Wallet feature. Use the Oracle Wallet Manager on the database server to create and export a wallet for use by the credit bureau service.

Note

All of the above mentioned interfaces use the same Oracle wallet. If a wallet already exists and is in use by one of the credit bureau interfaces, there is no need to create another wallet. Due to differing certificate requirements, there may be a need to import additional trusted certificates into the wallet, but there will not be a need to create a new one. The credit bureau parameter ORA_WALLET_PATH contains the location of the Oracle Wallet used by the credit bureau service.

To create and export a wallet suitable for use by the credit bureau

Refer to the Oracle documentation for more detailed instructions on how to use the Oracle Wallet Manager to create and manage a wallet:

1. If a wallet does not already exist, create one somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, /etc/ORACLE/WALLETS/oracle or C:\oracle\WALLETS).
- For Transunion credit bureau, a separate wallet file is needed under transunion folder inside the main wallet path (for example: /etc/ORACLE/WALLETS/oracle/transunion or C:\oracle\WALLETS\transunion).
2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

https://ssl.experian.com	Experian
https://transport5.ec.equifax.com	Equifax
https://www.emortgage.Equifax.com	CSC

This list may change. Use the URL provided to you by the credit bureau when they set up your service. To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.

1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

```
SQL> select utl_http.request('https://ssl.experian.com', NULL,  
'file:/etc/ORACLE/WALLETS/oracle', 'password') from dual;
```

Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

3. When the wallet contains all of the required trusted certificates, export the wallet to a text file. On the **Operations** menu of the Oracle Wallet Manager, choose **Export All Trusted Certificates**. The text file MUST be located in the same directory as the wallet and the filename MUST be default.txt. Anytime a change is made to the trusted certificates in the wallet, the wallet must be re-exported to the same text file.
4. In the **Setup > Setup > Credit Bureau > Parameters** set the `ORA_WALLET_PATH` and `ORA_WALLET_PASSWORD` parameters.

3.5.4 Oracle JVM Security setup

The Experian Net Connect interface within the credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the `set_java_perms.sql` script that is part of the distribution. This script (as well as many other useful SQL scripts) is available from the Oracle Financial Services Software technical support Oracle Financial Services Lending and Leasing patches web site.

The `set_java_perms.sql` script needs to run as the SYS user (or a user with SYS privileges). The script will prompt for SYS user id and password. Be prepared to provide it when prompted. Also, the script will select the value of the `ORA_WALLET_PATH` parameter from the credit bureau parameters table. Make sure that it has been updated with the proper wallet path before running the `set_java_perms.sql` script (although the script can be safely run again if necessary).

Credit Bureau Service operation

The basic operation of the credit bureau service has not changed. Once setup, there is no operational difference between accessing the credit bureaus via dial-up, frame relay, or the Internet.

3.5.5 Importing a trusted certificate into an Oracle Wallet

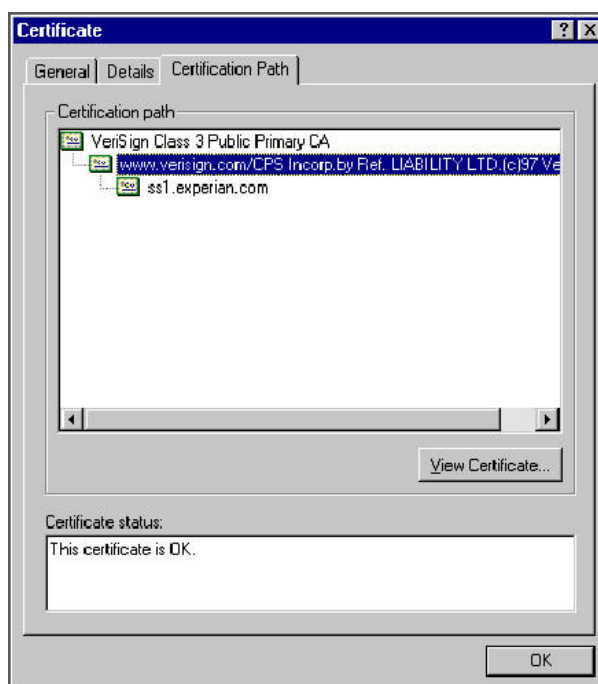
The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the CA, and the CA says that the HTTPS server is who they say they are, then the client inherently trusts the HTTPS server. Normally, a client tool such as Microsoft Internet Explorer has a large store of trusted CA certificates which makes secure communication between a client and a trusted HTTPS server relatively seamless and uneventful. Unfortunately, the store of CA certificates in the default Oracle wallet is rather small and it is likely that it will not contain the certificate of the CA that is certifying one or more of the credit bureau web sites. This means that the CA certificate must be imported into the wallet. To do this, the certificates must first be exported from a browser and then imported into the Oracle wallet using the Oracle Wallet Manager.

Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.

If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS screen.

2. Once connected, from the browser's **File** menu, choose **Properties**.
3. Click the **Certificates** button.
4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

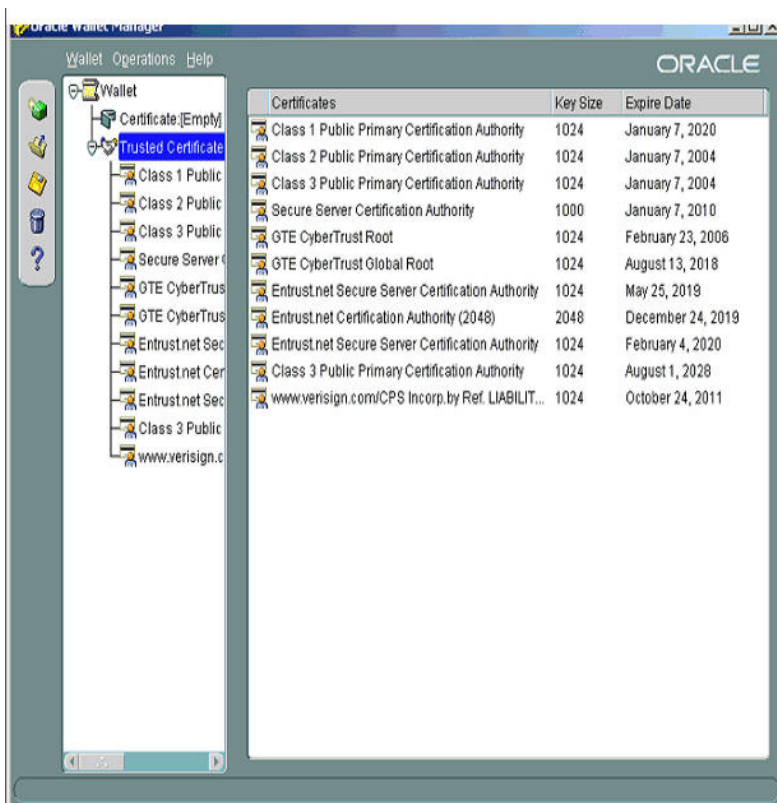


5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).
6. Click the **View Certificate** button.
7. Click the **Details** tab.
8. Click the **Copy to File** button.
9. Click the **Next** button.
10. Choose the **Base 64** encoded format.
11. Click the **Next** button.
12. Enter a filename and location for the file.
13. Click the **Next** button.
14. Click the **Finish** button.
15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

3.5.6 Importing the Certificates into an Oracle Wallet

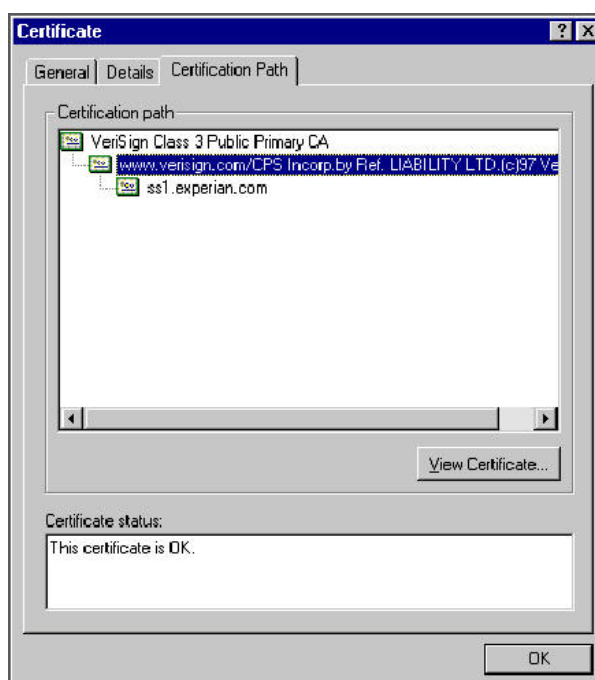
1. Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.

3. Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
4. View the list of Trusted Certificates in the wallet.
5. Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).
6. Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.



7. Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (**File > Properties > Certificates > Certification Path > View Certificate > General**) that will be contacted by the credit bureau service. Look through the list of certificates shown in the right panel of the Oracle Wallet Manager and look for a match between the **Issued To** and **Valid To** dates shown in the Internet Explorer View Certificate screen.

The screen shot below shows a certificate that is already in the wallet's list of trusted certificates (see the last entry for the `www.verisign.com/CPS` certificate).



8. On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.
9. On the **Wallet** menu, choose **Save** when finished loading certificates.

3.5.7 De-duping Credit Bureau data

Oracle Financial Services Lending and Leasing allows you to remove duplicate (“de-dupe”) liabilities data from the credit bureau information.

De-duping logic

The de-duping logic is based on a number of parameters that the system compares among *tradelines* (**only**) to determine if they are duplicates. The following fields are used to determine if two tradelines are duplicates:

Field:	Description:
Account #	The account number of the consumer with the lender for the particular account.
Open Date	The date the account was opened.
Member Code	The subscriber code of the lender with the respective credit bureau. Note: Since member codes for the same lender differ across bureaus, this field is used only for tradelines reported by the same bureau. Since reports obtained from CSC can have tradelines from different bureaus, this field is only for reports pulled from the credit bureaus.

All available bureau reports pulled later than `DEDUP_CRB_EXPIRATION_DAYS` days old will be used.

The following system parameters will be set up to provide switches to allow the functionality to be turned on and off:

Parameter	Description	Valid Values	Setup Value
JOINT_DEDUP_SPOUSE_LIABILITIES	De-dup the tradelines with spouse	Y, N	Y
JOINT_DEDUP_ALLAPL_LIABILITIES	De-dup the tradelines with spouse and secondary applicants(s).	Y, N	Y
DEDUP_CRB_EXPIRATION_DAYS	Credit report expiration days	Number	90

Whenever two (or more) items are identified as duplicates, Oracle Financial Services Lending and Leasing uses the following hierarchy to pick one of the items as the “correct” one:

1. **Last Reported Date:** The row that has been reported most recently is used.
2. **Owner:** In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

Debt Ratio combination

Oracle Financial Services Lending and Leasing uses the system parameter DBR_JOINT_INC_DEBT_WITH_SPOUSE to decide whether to combine debt ratios of the spouse with the primary applicant. The DBR_JOINT_INC_DEBT_WITH_COAPP parameter decides whether to do the same on a non-spousal joint application.

When this indicator is checked, all liabilities in the Liability section on the Summary sub screen of the Applicant (2) master tab with the Include box selected will be used in the debt ratio calculation.

The following system parameter will be set up to provide switches to allow the functionality to be turned on and off:

De-duping process

The de-duping logic will be integrated into the system decision-making process in the following manner:

Initial credit pulls on new applications

- If the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_ALLAPL parameters are set to **Y**, the system includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time.

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants** master tab > **Summary** sub screen > **Liability** section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/Customer Detail** section on the **Bureau** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, the system will

use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.

- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/
DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

The de-duping logic will be limited based upon the discussion above. If the system cannot identify two tradelines as duplicates based upon the logic mentioned above, the individual tradelines will be retained. In such circumstances, both tradelines will be used in the debt ratio calculation and it will be the user's responsibility to disregard one of them by clearing the Include check box.

3.6 Correspondence

The Correspondence screen enables you to setup the system's correspondence.

The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

TYPE OF CORRESPONDENCE:	AD HOC	PREDEFINED
Created automatically		X
Created manually	X	X
Generated for accounts	X	X
Generated for applications	X	X
Set up with the Correspondence link	X	
Set up with the Letters link on the Product link		X

This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

Note

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

3.6.1 Correspondence

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence

Navigating to Correspondence

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Correspondence**.

3.6.1.1 System Functions

The System Functions screen enables you to view the predefined functions for the appropriate Line of credit product in the system. These are attributes from the database.

Functions define how the system retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements screen.

To view the predefined system functions

1. Click **Setup > Setup > Correspondence > Line of credit > System Functions**.
2. In the **Function Definition** section, you can view the following information.

ORACLE®
Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

Correspondence x

Common Loan **Line** Lease

System Functions Elements E-Form Elements Documents Correspondence

Function Definition

Function Name	Description	Function Type	Source Program
GET_ACC_112_DTLS	Get ACC Details (Loan OE)	COR_ELM_PROC	CGNACC_EL_112_01
GET_APP_112_DTLS	Get APP Details (Loan OE)	COR_ELM_PROC	CGNAPP_EL_112_01
GET_APP_CON_112_DTLS	Get Application Decisions (Loan Open Ended)	COR_ELM_PROC	CGNAPC_EL_112_01
GET_APP_CON_112_DTLS	Get Application CON Details (Loan OE)	COR_ELM_PROC	CGNACO_EL_112_01
GET_CON_112_DTLS	Get CON Details (Loan OE)	COR_ELM_PROC	CGNCON_EL_112_01

Function Parameters

Position	Parameter	Description
1	iv_LD_ACC_id	Account ID
2	iv_name_ar	Parameter Name
3	iv_value_ar	Parameter value

A brief description of the fields is given below:

Field:	View this:
Function Name	Displays the function name.
Description	Displays the function description.
Function Type	Displays the function type.
Source Program	Displays the source program.

3. In the **Functions Parameters** section, you can view the following information.

A brief description of the fields is given below::

Field:	View this:
Position	Displays the parameter position.
Parameter	Displays the function parameter.
Description	Displays the function parameter description.

3.6.1.2 **Elements**

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

To view the Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Line of credit > Elements**

- On the **Element Definitions** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter. You cannot add a new record.

A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Displays the element Level0 type.
Element Name	Displays the element name.
Element Type	Displays the element type.
Description	Specify the element description.
Data Type	Displays the element data type.
Source Function	Displays the element function.
Enabled	Displays if the element is enabled or not.
Default Value	Displays the default value.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.1.3 E-Form Elements

The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

For example,

Type	Details
Vendor Element	AllBorrowers.FullNameStreetCityStateZip (Contains names of all borrowers with address of primary customer)
The system's Elements	PRIM_APL_NAME SPOUSE_APL_NAME PRIM_APA_ADDRESS1 PRIM_APA_ADDRESS2 PRIM_APA_ADDRESS3
Translation:	PRIM_APL_NAME ',' SPOUSE_APL_NAME ',' PRIM_APA_ADDRESS1 ',' PRIM_APA_AD- DRESS2 ',' PRIM_APA_ADDRESS3

To setup the E-forms Elements

1. Click **Setup > Setup > Administration > User > Correspondence > Line of credit > E-Form Elements**
2. In the **E-form Elements Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Select the element Level0 type from the drop-down list.

Field:	Do this:
Source Code	Select the element e-form source code from the drop-down list.
Element Name	Specify the element name (the name used in the external form).
Description	Specify the element description.
Data Type Code	Select the element data type code from the drop-down list.
Translation	Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list.
Enabled	Check this box to enable the e-form element.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.1.4 **Documents**

The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

Note

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

To setup documents to be compiled in correspondence

1. Click **Setup > Setup > Administration > User > Correspondence > Line of credit > Documents**.

2. In the **Document Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the document code to define the name for the new document.
Description	Specify the document description for the new document. This entry appears in the Correspondence section on the Request screen, when you generate an ad hoc correspondence.
File Name	Specify the document file name for the resulting file (Word or XFDF document).
Level0 Type	Select the level0 type from the drop-down list.
E-form Source	Select the element e-form source from the drop-down list.
Product	Select the document product from the drop-down list.
Source	Select the document source type from the drop-down list.
Enabled	Check this box to enable the document definition.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Document Elements** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Type	Select element type from the following from the drop-down list. This list provides the following options: <i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen. <i>Constant</i>. <i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen. <i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen. <i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated.
Element Name	Select the element name from the drop-down list.
Description	Specify element description. Notes: 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field.
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
File Name	Specify the file name to define the name for the new template.
Product	Select the product for which the template is valid, from the drop-down list.
Customer State	Select the customer state for which the product is valid, from the drop-down list.

Field:	Do this:
Producer State	Select the Producer state for which the product is valid, from the drop-down list.
App/Acc St	Select the Applicant/Account state for which the product is valid, from the drop-down list.
New Template	Check this box to load the template as a new template.
Loaded	Check this box to indicate that the template is loaded.
Enabled	Check this box to enable the template.

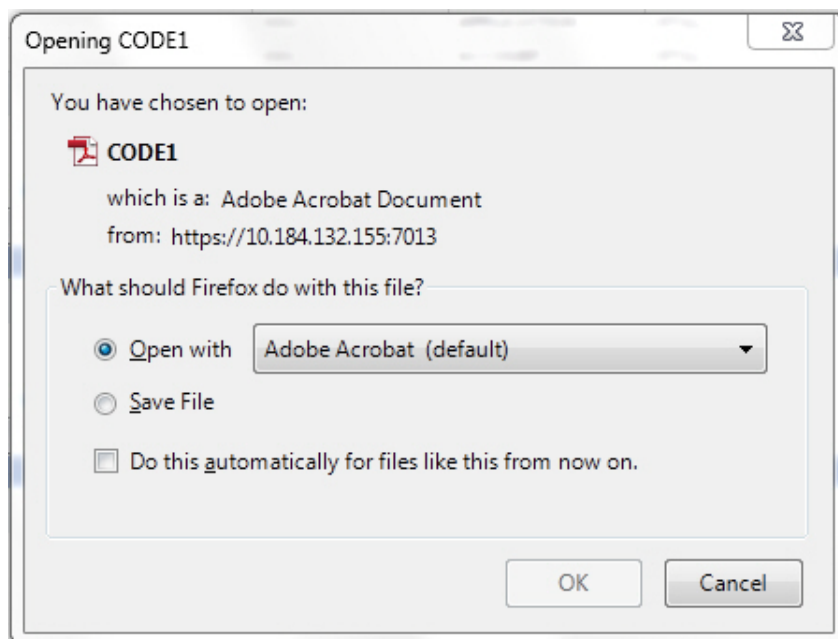
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The Document Elements sub screen records the system's application or account information that appears in the ad hoc correspondence

To generate a data file for a document

1. In the **Document Definition** section of **Setup > Setup > Administration > User > Correspondence > Line of credit > Documents**, select the record for which you want to generate a data file.
2. Click **Gen. Data File** button.

The system displays a new screen with the following options:



- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
 - Save File – Select to save the data file on your system.
3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

3.6.1.5 Correspondence

The Correspondence screen enables you to define who will receive the documents you created on the Document Definition screen by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

1. Click **Setup > Setup > Administration > User > Correspondence > Line of credit > Correspondence**. The correspondence setup is classified into two:
 - Documents
 - Functions
2. In the **Correspondence** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the correspondence code.
Description	Specify the correspondence description (required).
Print Schedule	Select the correspondence output schedule type from the drop-down list.
Level	Select the correspondence level type from the drop-down list.
Group	Select correspondence group from the drop-down list.
Company	Select the correspondence company from the drop-down list.
Branch	Select the correspondence branch from the drop-down list.
Product	Select the correspondence product from the drop-down list.

Field:	Do this:
Enabled	Check this box to enable the correspondence.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup > Setup > Administration > User > Correspondence > Line of credit > Correspondence > Documents**.
5. In the **Documents** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup > Setup > Correspondence > Line of credit > Correspondence > Functions**.
8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

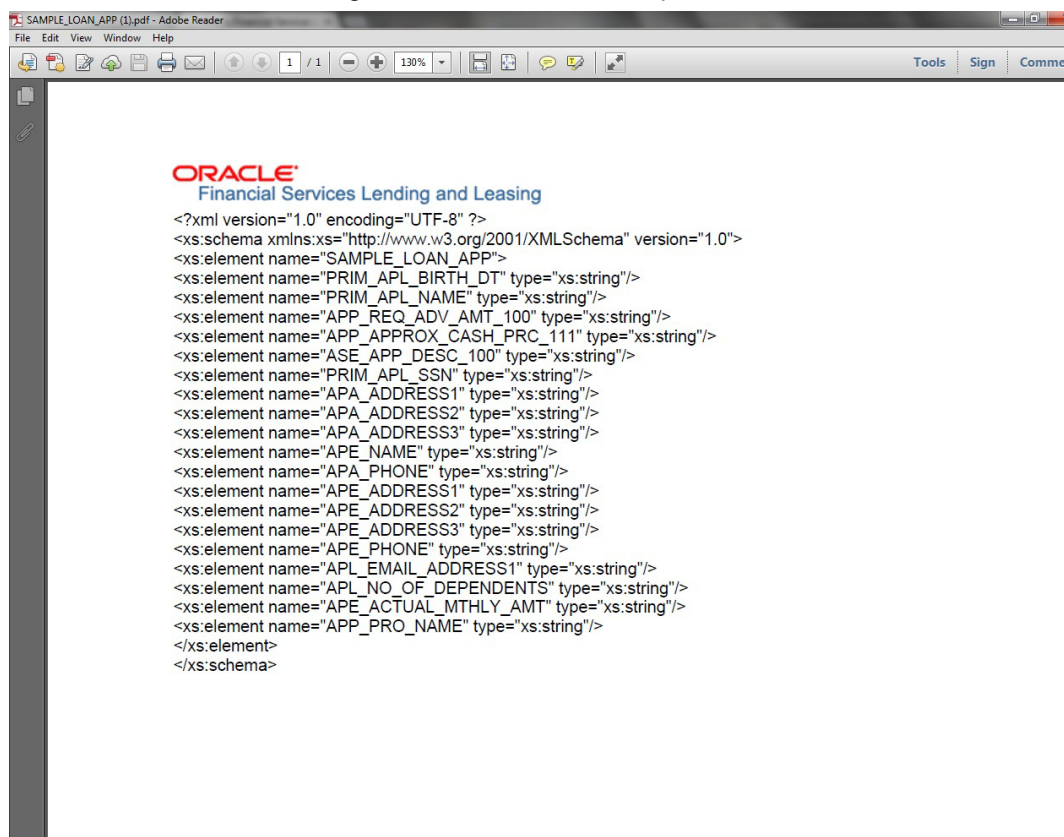
Field:	Do this:
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.2 Creating Correspondence

1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP
2. In the **Document Elements** section, add the elements required in the correspondence.

3. Click on Gen.Data File to generate PDF file of the report.



4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example: SAMPLE_LOAN_APP.xml.*
5. Open MS Word.

Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example: SAMPLE_LOAN_APP.xml.*

7. Create the template by inserting required elements tag.

sample_loan_app (Compatibility Mode) - Microsoft Word

Home Insert Page Layout References Mailings Review View Developer BI Publisher

Clipboard Font Paragraph Styles Editing

APPLICATION FOR PURCHASE OF ASSET

ORACLE®
Financial Services Lending and Leasing

BANK
LOAN APPLICATION FOR PURCHASE OF ASSET

Requested Loan Amount : APP_REQ_ADV_AMT_100

Dealer : APP_PRO_NAME

Approx Value of Asset : APP_APPROX_CASH_PRC_111

Description of Asset : ASE_APP_DESC_100

Name of Applicant : PRIM_APL_NAME

Date of Birth : PRIM_APL_BIRTH_DT

SSN : PRIM_APL_SSN

Name & Address of Employer : APE_NAME
APE_ADDRESS1
APE_ADDRESS2
APE_ADDRESS3

Employer Phone : APE_PHONE

Monthly Salary (Gross) : APE_ACTUAL_MTHLY_AMT

Number of dependants : APL_NO_OF_DEPENDENTS

Residence Address : APA_ADDRESS1
APA_ADDRESS2
APA_ADDRESS3

Address Phone : APA_PHONE

E-mail : APL_EMAIL_ADDRESS1

Page: 1 of 1 Words: 100

8. The template created in MS Word should be saved with **.rtf** extension. *For Example:* SAMPLE_LOAN_APP.rtf

Note

The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docId".
10. After the data model creation, launch the correspondence screen and click Correspondence tab.
11. You can setup a correspondence with the created doc.

3.6.3 Generating Correspondence

1. To generate a correspondence open the application for which the correspondence should be generated.
2. Click **Correspondence** tab. In the **Correspondence** section, click on **Add**.

3. Select the created **Correspondence**. Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications.

4. Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.

3.7 Queues

When processing an account, various users might work on the accounts to complete different tasks.

The account processing workflow facilitates the movement of the account from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup screen, you can setup and manage workflow and work assignments on a daily basis to ensure that the appropriate queues are available for users at all times.

Any time an account's status is changed, the system checks whether the account is in the right queue.

The system will sort queues based on an account's status and condition. A condition is the state of an account at a particular time, such as a delinquent, which determines the action a user needs to take.

Queues in the system are distinguished to two types of queues:

1. Origination Queues
2. Customer Service Queues.

Customer service queues

In the Customer Service screen, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. The system's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments and ensure that all accounts are in the queues of the appropriate users at all times.

Customer Service queues distribute and route accounts that require some particular action to be performed to specific users or departments. The system sorts customer service queues based on an account's status and condition.

Accounts become available for queue assignment when an account receives a condition. Conditions can be applied automatically by the system or manually by users. For example, during nightly processing, the system recognizes an account as delinquent and automatically assigns it a condition of DELQ ("Delinquent"). The users can manually change an account's condition using combination of Action and Result field entries on the **Servicing > Servicing > Customer Service > Customer Service > Customer Service > Call Activities**.

These Action and Result field entry combinations are set up on **Setup > Setup > Administration > User > Queues > Call Actions Results**.

The system associates an account with one or more queues based on multiple parameters, including user-defined criteria and the follow-up date. For example, customer service queues might be configured so accounts are parsed to users according to:

- Due date changes
- Deferment requests
- Title and insurance follow-up dates

Collections queues are included in the Customer Service queue. These queues focus on:

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

Customer Service queues can be built online or in a nightly batch job. Within each queue, the order of the accounts can be sorted based on user-defined criteria.

Note

- Although, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.
 - You can use these same methods for creating and closing queues in the case of repossession, foreclosure and deficiency.
-

The Call Actions Results screen allows you to define the contents of the Action and Result fields on the Customer Service screen's Add Call Activities section. The system uses this information to allow users to manually change the condition of an account, and thus assign or remove the account to a queue.

Depending on how you set up call action result codes on the Call Actions screen, conditions and queues are created or closed. You can also restrict the use of certain call activities based on responsibility.

The lookup type ACC_CONDITION_CD defines which account conditions can be created. The application's queuing engine determines, if queues need to be created based on the information in the Lookups sub screen for this lookup type.

The following table displays the possible combinations of condition and queue.

QUEUE	CONDITION		
	Open	Close	NA
Open	YES	NO	NO
Close	NO	YES	YES
NA	YES	NO	NO

1. Condition: **Open**, Queue: **Open**

- In this state, both the account condition and queue are created or opened at the same time.
- The system's transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, you need not setup any call action result with these conditions.
- CHGOFF is an account status, so no queues are created. To follow-up on charged-off accounts, create DEFICIENCY condition with this option.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be opened with this option. Also, account level indicators (for reporting purpose) are set.

Note

- An account is moved to the condition, when a Call activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.
 - Accounts are automatically moved based on the system parameter set up.
-

2. Condition: **Open, Queue: **NA****

- In this state, only the account condition is created or opened.
- This option should be used only if queuing is not necessary on this account condition.

3. Condition: **NA, Queue: **Close****

- In this state, the queue associated to the account condition is closed.
- This option should only be used if an existing queue on this account condition should be closed. For example, for accounts with bankruptcy condition, delinquency follow-up is not necessary. In such case, DELQ queue can be closed while the condition is still open.
- DELQ, TIP, SCHGOFF queues can be closed by using this option.

4. Condition: **Close, Queue: **Close****

- In this state, both the account condition and queue are closed.
- The system's transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Queues**.
2. The system displays the Queue Setup screen. You can setup queues related to:
 - Customer Service
 - Call Action Results

3.7.1 Customer Service Tab

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is no longer working that queue

Customer Service command buttons

The Customer Service screen contains following three command buttons:

Command button:	Function:
Update Queue	Queues can be updated whenever selection criteria has been updated. They may also be updated manually, if the nightly batch fails.
Un-Assigned	Depends on location of the cursor when you choose this button. Customer Service - “Un-assigns” all accounts in this queue. Responsibilities and Users > Responsibilities - “Un-assigns” all accounts in this queue. Responsibilities and Users > User - “Un-assigns” all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.
Check Criteria	Reviews the selection criteria for errors. The system will not allow you to enable a queue with invalid selection criteria.

To set up the Customer Service queues

- On the Queue Setup screen, click **Setup > Setup > Administration > User > Queues > Customer Service**. Queues are further filtered based on the following criteria:
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data node assignments
 - Group Assignment
- In the **Queue Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Queues" and shows the "Queue Definition" section. A table lists the following queues:

Queue Name	Queue Desc	Account Condition
TEST_PHC_QUEUE	PHC_TEST_QUEUE	DELINQUENT
TEST_TIME_BAR	TEST_TIME_BAR	BANKRUPTCY
DELQ_DAYS_0_15	DELQ_DAYS_LESS THAN 15	DELINQUENT
TEST_QUEUE_1	TEST_QUEUE	PMT HOLD
TEST_QUEUE_2	TEST_QUEUE_2	DELINQUENT
PMT_HOLD	PMT_HOLD	PMT HOLD
1099C_QUEUE	1099C_QUEUE	1099C SENT

Below the table, there are input fields for "Queue Name", "Company", "Branch", and "Account". There are also checkboxes for "Near Real-Time", "Dialer Extract", and "Enabled". The screen includes a left-hand navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, and Tools.

A brief description of the fields is given below:

Field:	Do this:
Queue Name	Specify queue name.

Field:	Do this:
Queue Desc	Specify queue description.
Account Condition	Select account condition from the drop-down list.
Priority	Specify the priority.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Hard Assigned	Check this box to assign an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.
Group Follow-up Ind	Check this box to enable the bank to indicate whether the accounts belonging to the same customer have to be followed-up in groups.
Near Real-Time	Check this box to select the queues for the near real time refresh. You can specify the time interval and frequency to run this queue. When a batch is run, it picks only customer service queues marked as "Real Time" queues for re-assignment.
Dialer Extract	Check this box to indicate if the accounts satisfying the selection criteria should be extracted from the batch process or not. If the user is hard-assigned, then user gets identified by the dialer system as 'Permission to call" user. The extract will also have data pertaining to customer time zone and privacy opt out indicator.
Enabled	Check this box to activate the queue.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click the **Setup > Setup > Administration > User > Queues > Customer Service > Selection Criteria**.
5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.

Field:	Do this:
Enabled	Check this box to enable the selection criteria.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click the **Setup > Setup > Administration > User > Queues > Customer Service > Sort**.
8. In the **Sort** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence number.
AssAgpCode	Select sort field from the drop-down list.
Order	Select sort order from the drop-down list.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
10. Click **Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users**.
11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility from the drop-down list.
Enabled	Check this box to enable the responsibility.

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

The system allows the work queue list to be sorted by user-defined criteria.

A brief description of the fields is given below:

Field:	Do this:
Name	Select user name from the drop-down list.
# Assigned	Specify number of accounts assigned.
Hard Assigned	Check this box to hard assign. (For more information, see the following section in this chapter, Using the Hard Assigned Feature).

Field:	Do this:
Enabled	Check this box to enable.

14. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
15. Click **Setup > Setup > Administration > User > Queues > Customer Service > Data Node Assignments**. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
16. In the **Data Node Assignments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	Do this:
Node	Specify the node.
Enabled	Check this box to enable the record.

17. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
18. Click **Load Queue Nodes** on the Node Assignments sub screen to display the respective UI nodes in the origination module.
19. Click **Setup > Administration > User > Queues > Origination > Group Assignment**. In the Group Assignment sub tab, you can add user groups to Customer Servicing Queue and also if required, you can un-assign users from the user group.

Note

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

20. In the **User Group** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Group Name	Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system.
Enabled	Check this box to enable the user group.

21. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
22. (Optional) Click 'Un-Assigned' button to un-assign all the users of the group in the queue.

Note the following:

- If the queue is 'Hard Assigned', then it implies that all users in the user group(s) attached to that queue are not 'Hard Assigned'. Hence all those Users should have to be explicitly marked as hard assigned in the queue added through user group.
- User added directly to the queue should be disabled manually. For common users present at Queue and User Group, you need to manually maintain the data in sync.

- Following table indicates various combinations for enabling and disabling Users and User Group(s) from Queue and User group(s).

Entity	Added in Queue	Added in User Groups	Enabling and Disabling options
User	Yes	No	User should be disabled /enabled only in that particular Queue.
	No	Yes	User should be disabled / enabled in all the Queues where the user group is attached.
User Group	Yes	No	User group should be disabled /enabled only in that particular Queue.
	No	Yes	User group should be disabled / enabled in all the Queues where the user group is attached.

Group Follow-up

The system enables lending institution to conduct “one time only” follow-up activity on the Customer Service screen, if the customer has multiple accounts in various conditions or in various queues. This avoids unnecessary confusions that arise when more than one user is performing collection tasks on multiple accounts belonging to the same customer.

You can follow-up on multiple accounts in the same condition at the same time using the group follow-up functionality. The system locks the accounts in the low priority queues and displays the same in the high priority queues. You can perform the follow-up activity on all the accounts when the account in the high priority queue becomes due for follow-up.

For example,

Suppose a customer holds three accounts, one that's 30 days delinquent and in the 0_30_DAYS_DEL queue, one that's 60 days delinquent and in the 30_60_DAYS_DEL queue and one that's 90 days delinquent and in the 90+_DAYS_DEL.

a) If each of the queues Group Followup Ind is unchecked on the Customer Service screen, then no group follow-up will be performed.

b) If each of the queues Group Followup Ind is checked on the Customer Service screen, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date

c) If the Group Followup Ind is checked on Customer Service screen for the 0_30_DAYS_DEL and 30_60_DAYS_DEL queues and note the 90+_DAYS_DEL queue, and the customer has accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

The system's “Hard Assigned” queues feature allows companies to evenly distribute accounts between users. The following example explains how it works:

Let's say there are 40 unassigned accounts in a queue. Three users are assigned to the queue, Hard Assigned is checked for two.

When you select Update Queue on the Customer Service screen (or Oracle Financial Services Lending and Leasing processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the two Hard Assigned users receives 20 accounts, while the one that isn't marked as Hard Assigned receives zero.

If users already have accounts assigned to them, the system attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, the system would give the third user the first 5 accounts, thus bringing that user's total to ten. The system splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

1. Click **Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users**.
2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
4. On **Setup > Setup > Administration > User > Queues > Customer Service**, click **Update Queue** to distribute the applications in the queue to the hard assigned users.
The system displays an Information section with the message as "Queue creation submitted in background".
5. Choose **OK** beneath the **Error Message** section box containing the words NO ERROR.
The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To remove a user

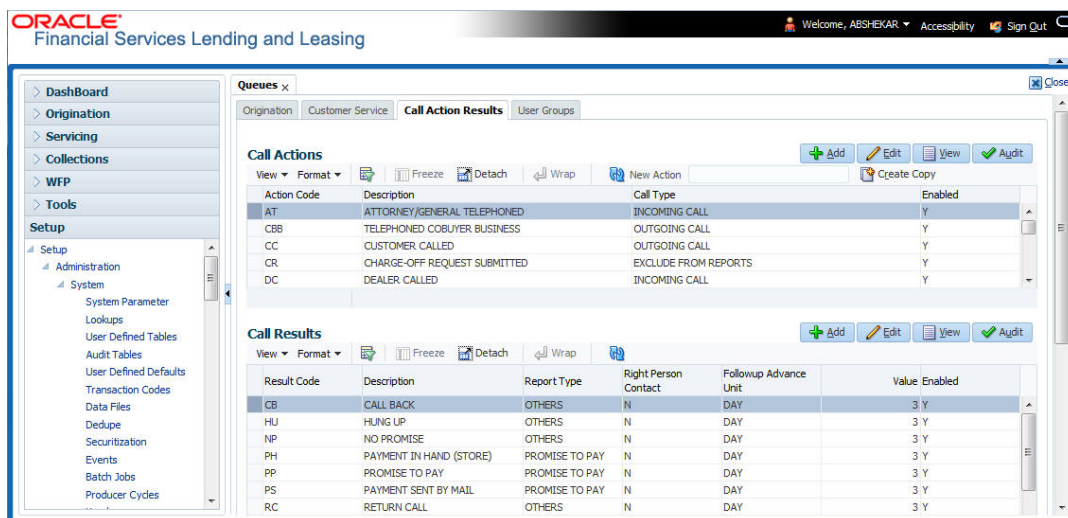
1. In the **Responsibilities** section, select the responsibility of the user you want to remove.
2. In the **Users** section, select the user you want to work with.
 - If you don't want that user to be hard assigned any longer, uncheck the **Hard Assigned** check box.
 - If you don't want that user to be assigned to that queue any longer, uncheck the **Enabled** check box.
3. The system updates the number of accounts assigned to a user only after:
 - Running the nightly batch job
 - Clicking the **Update Queue** button.
4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.2 **Call Action Results tab**

1. Click **Setup > Setup > Administration > User > Queues > Call Action Results**. The screen contains two sections:
 - Call Actions
 - Call Results

2. In the **Call Actions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

You can either define new Call Action details or specify a new action code in the **New Action** field and click **Create Copy** to create a copy of selected call action with details.



A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action type code.
Description	Specify the description for the call action type.
Call Type	Select the call type from the drop-down list.
Enabled	Check this box to enable the call action.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Call Results** section, you can define call action result codes and corresponding descriptions. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.
5. A brief description of the fields is given below:

A brief description of the fields is given below:

Field:	Do this:
Result Code	Specify the result type code for the specified call action type.
Description	Specify the description for the result type.
Report Type	Select the report type for the result type, from the drop-down list.
Right Person Contact	Check this box to indicate that result type is a right person contact.
Follow-up Advance Unit	Select the unit for advancing the follow-up date/time from the drop-down list.
Value	Specify the value for the follow-up advance unit.
Enabled	Check this box to enable the result.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

The Conditions section determines whether the selected action/result will cause the listed conditions to be opened or closed. It also determines whether the queue will be opened or closed.

7. In the **Conditions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Condition	Select the account condition to be open/close for the action from the drop-down list.
Condition	Select 'Open' to open the listed condition, 'Close' to open the listed condition, or 'NA', if the condition is not applicable.
Queue	Select 'Open' to open the listed Queue, 'Close' to open the Queue, or 'NA', if the Queue is not applicable.
Enabled	Check this box to enable the account condition.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

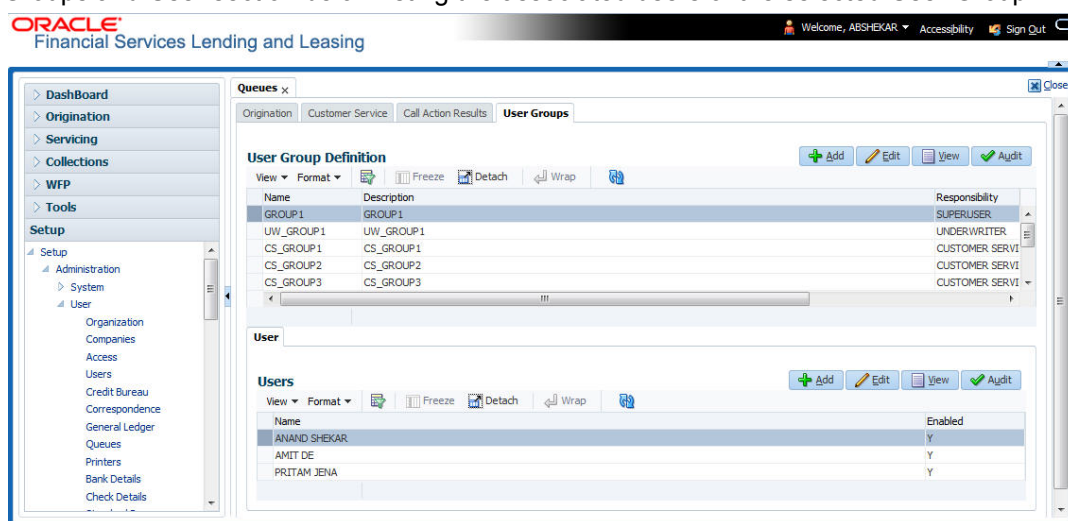
Field:	Do this:
Responsibility	Select the responsibility that can perform the action result from the drop-down list.
Allowed	Select 'Yes' if access is allowed.
Enabled	Check this box to enable the responsibility.

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.3 **User Groups Tab**

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.

The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.



To define a User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Specify user group name.
Description	Specify an appropriate user group description. The same is used while referring this User Group on other screens.
Responsibility	Select the responsibility of the user group from the drop-down list. You can later add only those 'Users' who have the selected responsibility into the user group.
Enabled	Check this box to enable the user group.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To add Users to User Group

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
2. In the **User Groups** section, select the required User Group.
3. In the **Users** section, Click **Add**. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group.
Enabled	Check this box to enable the user.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.8 Printers

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

Special printer names

The following printer names are predefined and have specific functions within the system:

Name	Description
UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	For Line of Credit origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Line of Credit or to the producer in the case of indirect Line of Credit.
FAX	For Line of Credit origination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters.

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

Name	Description
JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+JET4050	E-mails, archives, and prints the document with the jet4050 printer.

To set up the Printers

1. Click **Setup > Setup > Administration > User > Printers**. The system displays the Printers screen

2. In the **Printers** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Printers

Printer Definition

Printer Name	Description	Organization	Division	Department	Default	Enabled
UNDEFINED	UNDEFINED	DMC	ALL	ALL	N	N
archive	ARCHIVE	DMC	ALL	ALL	Y	Y
email	EMAIL	DMC	ALL	ALL	N	Y
fax	FAK	DMC	ALL	ALL	N	Y
gqkzqgk	KGKQK	DMC	ALL	ALL	N	N

Printer Definition

Save and Add Save and Stay Save and Return Return

* Printer Name:
 * Description:
 * Organization:
 * Division: ALL
 * Department: ALL
 * Default: ☐
 * Enabled: ☐

A brief description of the fields is given below:

Field:	Do this:
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the drop-down list.
Division	Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected.

Field:	Do this:
Department	Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected. IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes: 1 Organization 2 Division 3 Department Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields. It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active. Note: Never disable the UNDEFINED printer.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.9 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

1. Click **Setup > Setup > Administration > User > Currencies**. The system displays the Currencies screen. In this screen, you can set up:
 - Currency Definition
 - Currency Pair Definition

3.9.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

1. Click **Setup > Setup > Administration > User > Currencies > Currency**. The system opens the Currency Definition tab by default.

2. In the **Currency** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Currency	Currency Name	Country	Enabled
INR	INDIAN RUPEE	INDIA	Y
EUR	EURO	IRELAND	Y
JPY	JAPANESE YEN	JAPAN	Y
OMR	RIAL	SAUDI ARABIA	Y
USD	US DOLLAR	UNITED STATES	Y

A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the drop-down list.
Enabled	Check this box to enable the currency entry.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.9.2 **Currency Pair link**

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

1. Click **Setup > Setup > Administration > User > Currencies > Currency Pair**. The system displays the Currency Pair Definition screen

2. In the **Currency Pair Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Currency Pair

Currency	Currency Pair Code	Through Currency	Through Currency Code	Enabled
EURO	RIAL OMANI	N		N
EURO	YEN	N		Y
EURO	US DOLLAR	N		Y
YEN	EURO	N		Y
YEN	US DOLLAR	N		Y
RIAL OMANI	EURO	Y	US DOLLAR	Y
RIAL OMANI	YEN	Y	US DOLLAR	Y
RIAL OMANI	US DOLLAR	N		Y
US DOLLAR	EURO	N		Y
US DOLLAR	YEN	N		Y
US DOLLAR	RIAL OMANI	N		Y
EURO	EURO	N	EURO	N
INDIAN RUPEE	YEN	N		Y

* Currency:
 * Currency Pair Code:
 * Through Currency: ☐
 Through Currency Code:
 * Enabled: ☐

Save and Add Save and Stay Save and Return Return

A brief description of the fields is given below:

Field:	View this:
Currency Code	Select the currency code from the drop-down list.
Currency Pair Code	Select the currency pair code from the drop-down list.
Through Currency	Check this box to set the selected currency as a through currency.
Through Currency Code	Select the through currency code from the drop-down list.
Enabled	Check this box to enable the currency pair entry.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.10 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

1. Click **Setup > Setup > Administration > User > ZipCodes**. The system displays the Zip Codes screen

- In the **Zip Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains a navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Zip Codes' and features a table with the following columns: Country, State, Zip, City, and County. The table lists various zip codes for the United States, including Puerto Rico and US Virgin Islands. Below the table, there are input fields for Country, Zip, City, and County, along with buttons for Save and Add, Save and Stay, Save and Return, and Return.

A brief description of the fields is given below::

Field:	View this:
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code	Specify the zip code (required).
City	Specify the city.
County	Specify the county.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

Navigating to Products

In the **Setup > Setup > Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Scoring Parameters
- Products
- Contract
- Scoring Models
- Fees
- Checklists
- Statement Messages
- Letters

This chapter explains how to setup the screens associated with each one.

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

Note

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

1. Click **Setup > Setup > Products > Asset Types**.
2. In the **Asset Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Asset Types

Asset Type	Description	Collateral Type	Company	Branch	Enabled
GOODS	HOUSEHOLD GOODS	HOUSEHOLD GOODS AND OTHER COLLATERAL	ALL	ALL	Y
HOME	HOME	HOME COLLATERAL	ALL	ALL	Y
JC	JC	VEHICLE COLLATERAL	SHANKI_COMP	BLR_BRANCH	Y
TEST1	TEST1	VEHICLE COLLATERAL	ALL	ALL	N
VEHICLE	VEHICLE	VEHICLE COLLATERAL	ALL	ALL	Y

Asset Sub Type

Asset Sub Type	Description	Asset Property Type	Enabled
GEN_EQUIPMENT	GENERAL HOUSEHOLD GOODS / EQUIPMENT	INDERMEDIATE	Y

Asset Sub Type

Asset Sub Type: GEN_EQUIPMENT
 * Description: GENERAL HOUSEHOLD GOODS / EQUIPMENT
 * Asset Property Type: INDERMEDIATE

Attributes / Addons

Asset Attributes

Attribute/Addon	Description	Default	Value	Enabled
No data to display.				

A brief description of the fields is given below:

Field:	Do this:
Asset Type	Specify the asset type.
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop-down list. Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.

Field:	Do this:
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make Lines using this asset type. This may be ALL or a specific company.
Branch	Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make Lines using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. IMPORTANT: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Enabled	Check this box to enable the asset type and indicate that the asset type is currently in use.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup > Setup > Products > Assets > Attributes/Addons**.
7. In the **Attributes/Addons** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Attribute/Addon	Displays the asset attribute or addon name for the selected asset).
Description	Select the description for the asset attribute/addon from the drop-down list.
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.

Field:	Do this:
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click the **Setup > Setup > Products > Assets > Makes and Models**.
10. In the **Makes and Models** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

Pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

Behavioral scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other Lines of credit/loan products a customer may qualify for.

This information appears on the Customer Service form in the Account Details screen's Activities section.

To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

1. Click **Setup > Setup > Products > Scoring Parameters**.

2. In the **Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Scoring Parameters' configuration window in Oracle Financial Services Lending and Leasing. The window has a sidebar with navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is divided into 'Parameters' and 'Formula Definition' sections.

Parameters Section:

Parameter	Description	Data Type	Scoring Type	Enabled
BEHAVIORAL_SCORE	BEHAVIORAL SCORE	NUMBER	BEHAVIORAL SCORING	Y
FICO_SCORE	FICO SCORE	NUMBER	CREDIT SCORING	Y
JC	JC	NUMBER	CREDIT SCORING	N
TEST	TEST	CHARACTER	CREDIT SCORING	N

Formula Definition Section:

Parameter: BEHAVIORAL_SCORE
 * Description: BEHAVIORAL SCORE
 * Data Type: NUMBER
 * Scoring Type: BEHAVIORAL SCORING
 * Enabled: ☒

Formula Definition Table:

Seq	Variable	Constant Value	Mathematical Operator	Enabled
1	ACC_DQD_DAYS			Y

A brief description of the fields is given below:

Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1.
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

4. In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

4.3 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product, such as the description, collateral type and sub type, credit bureau reporting attributes, and billing cycle.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.

To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

1. On the Oracle Financial Services Lending and Leasing home screen, **Setup > Setup > Administration > User > Products > Products > Line**.

2. In the Product Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing Product Definition interface. It features a 'Line Product' table with the following data:

Product	Description	Start Dt	End Dt	Direct	Enabled	Collateral Type	Collateral Sub Type	Credit Bureau Portfolio Type
LINE-UNSEC	LINE UNSEC (VR)	12/15/2015	12/31/4000	Y	N	UNSECURED COLLATERAL	UNSECURED	LINE OF CREDIT
LOC	LINE UNSECURED (VR)	12/07/1993	12/31/4000	Y	Y	UNSECURED COLLATERAL	UNSECURED	LINE OF CREDIT
LOC-FR	LINE HE (FR)	12/19/2000	12/31/4000	Y	Y	HOME COLLATERAL	REAL PROPERTY HOME	LINE OF CREDIT
LOC-HE	LINE HE (VR)	12/07/1993	12/31/4000	Y	Y	HOME COLLATERAL	REAL PROPERTY HOME	LINE OF CREDIT
LOC-HE-RAH	LINE RAH/HE (VR)	12/19/2005	12/31/4000	Y	Y	HOME COLLATERAL	REAL PROPERTY HOME	LINE OF CREDIT
PRODUCTLINEST	PRODUCTLINEST	01/01/1988	12/31/4000	Y	N	VEHICLE COLLATERAL	PERSONAL PROPERTY VEHICLE	INSTALLMENT

Below the table, there are input fields for the following fields:

- * Product
- * Description
- * Start Dt
- * End Dt
- * Direct
- * Enabled
- * Collateral Type
- * Collateral Sub Type
- * Credit Bureau Portfolio Type
- * Credit Bureau Account Type
- * Billing Cycle
- * Category
- Index Rounding

Buttons at the bottom include: Save and Add, Save and Stay, Save and Return, and Return.

A brief description of the fields is given below:

Field:	Do this:
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique.
Description	Specify the description of the product. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)
Enabled	Check this box to activate the product. Note: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.

Field:	Do this:
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop-down list.
Credit Bureau Account Type*	Select the account type for the product, from the drop-down list. *Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.3.1 Product Itemizations

1. Click **Setup > Setup > Administration > User > Products > Products > Line > Product Itemizations**.
2. In the Product Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number. Note: The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.
Enabled	Check this box to indicate that this product itemization is currently available.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.4 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When

processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Accrual
- Rebate
- Scheduled dues
- Billing
- Delinquency
- Extension
- Advance details
- Rate cap and adjustments
- Payment caps
- Other

Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

The Contract screen’s Instrument and Description fields allow you to enter the financial instrument’s name and description, for example; INS-LOAN: VEHICLE.

To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > Products > Contract > Line**

- On the Contract Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Contract Definition

Instrument	Description	Start Dt	End Dt	Enabled	Company	Branch	Billing Cycle	Product
INS-LOC	LINE OF CREDIT UNSECURED	12/07/1993	12/31/4000	Y	ALL	ALL	MONTHLY	LINE UNSECURE
INS-LOC-HE	LINE OF CREDIT HOME EQUI...	12/07/1993	12/31/4000	Y	ALL	ALL	MONTHLY	LINE HE (VR)
INS-INS-B	LINE INS 81 WEEKLY	02/12/2015	12/31/4000	Y	ALL	ALL		ALL
LINE-INS-M	LINE INS MONTHLY	02/12/2015	12/31/4000	Y	US01	USHQ	MONTHLY	ALL
LINE-INS-Q	LINE INS QUARTERLY	02/12/2015	12/31/4000	Y	ALL	ALL		ALL
LINE-INS-S	LINE INS SEMI ANNUAL	02/12/2015	12/31/4000	Y	ALL	ALL		ALL
LINE-INS-W	LINE INS WEEKLY	02/12/2001	12/31/4000	Y	ALL	ALL		ALL
LINE-INS-Y	LINE INS ANNUAL	02/12/2015	12/31/4000	Y	ALL	ALL		ALL

Contract Definition

Instruments

Instrument: INS-LOC
 * Description: LINE OF CREDIT UNSECURED
 * Start Dt: 12/07/1993
 * End Dt: 12/31/4000
 * Enabled: ☒

Selection Criteria

* Company: ALL
 * Branch: ALL
 * Billing Cycle: MONTHLY
 * Product: LINE UNSECURED
 * State: ALL
 * Currency: ALL
 * Pricing: ALL

Billing

* Due Day Min: 1
 * Due Day Max: 31
 * Max Due Day Change / Year: 2
 * Max Due Day Change / Life: 5
 * Pre Bill Days: 21
 * Billing Type: STATEMENT
 * Draw Period Billing Method: PERCENTAGE OF F
 * Reprint Billing Method: PERCENTAGE OF F
 * Draw Billing %: 2
 * Reprint Term Payment %: 2

Rate Cap & Adjustments

* Max Initial Advance: 10,000.00
 * Min Advance: 1,000.00
 * Max Advance: 10,000.00
 * Max Rate Increase / Year: 2
 * Max Rate Increase / Life: 5
 * Max Rate Decrease / Year: 2
 * Max Rate Decrease / Life: 5
 * Max # Adjustments / Year: 99
 * Max # Adjustments / Life: 999
 * Min Interest Rate (Floor): 5.0000
 * Max Interest Rate (Ceiling): 20.0000

Delinquency

* Late Charge Grace Days: 10
 * Stop Accrual Days: 999999
 * Delq Grace Days: 8

Other

* Refund Allowed: ☒
 * Refund Tolerance: 1.00
 * Written Off Tolerance: 5.00

A brief description of the fields is given below:

Field:	Do this:
Contract Definition section	
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application. Note: Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria section	
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.

Field:	Do this:
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for the instrument from the drop-down list. IMPORTANT: By selecting which type to use, the system searches for a best match using the following attributes: 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Post Maturity	Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop-down list.
Accrual Start Days	Specify the number of days for which the interest accrual is to be calculated.
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.
Scheduled Dues section	

Field:	Do this:
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.
Due Day Min	Specify the minimum value allowed for the due day for this instrument.
Due Day Max	Specify the maximum value allowed for the due day for this instrument. Note: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.
Billing section	
Pre Bill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Draw Period Billing Method Billing Method	Select the draw period billing method for accounts funded using this instrument from the drop-down list.
Repmt Billing Method	Select the billing method for the repayment period from the drop-down list.
Draw Billing %	Enter the payment percentage for the draw period.
Repmt Term Payment %	Enter the payment percentage for the repayment draw period.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency.

Field:	Do this:
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.
Time Bar Years	Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting.
Extension section	
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.
Minimum # Payments	Specify the minimum number of payments that must be made before extension.
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.
Advance Details section	
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Rate Cap & Adjustments section	
Max Rate Increase / Year	Specify the maximum rate increase allowed in a year.

Field:	Do this:
Max Rate Increase / Life	Specify the maximum rate increase allowed in the life of the loan.
Max Rate Decrease / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Decrease / Life	Specify the maximum rate decrease allowed during the life of the loan.
Max # Adjustments / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjustments / Life	Specify the maximum number of rate changes allowed during the life of the loan.
Min Interest Rate (Floor)	Specify the minimum rate.
Max Interest Rate (Ceiling)	Specify the maximum rate.
Other section	
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed. The system uses the greater of these two values.
Promise Tolerance Amt*	Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied).

Field:	Do this:
Promise Tolerance %*	Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received $\geq$ (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied). The system uses the greater of these two values.
Adv Tolerance	Enter the advance tolerance amount.
Adv Tolerance %	Enter the advance tolerance percentage
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Min Finance Charge	Enter the minimum finance charge amount.
Minimum Pmt	Enter the minimum billed amount.
Anniversary Period	Enter the anniversary term.
Repmt Currency	Select the currency from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
ACH Fee Ind	Check this box to indicate that direct debit fee is included. Note: The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected.
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list. The selected preference will be propagated to Application > Contract screen when the instrument is loaded.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified “draw period.”

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen’s Contract screen to the Funding screen’s Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

-
- Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding screen’s Contract link.

-
2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen’s Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

-
1. REQUIRED: ADV DRAW END DATE
 2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
 3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding screen’s Verification screen.

Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen’s Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
-or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT
-or-
- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.4.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

To set up the Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Line > Balances**.
2. On the Balances sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Displays the balance type.
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. Note: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

4.4.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

To set up the Amortization Balances

1. Click **Setup > Setup > Administration > User > Products > Contract > Line > Amortized Balances**.
2. In the Amortization Balances section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Cost/Fee method	Select the amortization cost/fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.4.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemizations

1. Click **Setup > Setup > Administration > User > Products > Contract > Line > Itemizations**.
2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
3. On the Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-down list.
Transaction	Select the funding transaction type from the drop-down list.
Itemization Type	Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve.
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. Note: Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list
Taxable	Check this box, if the itemization type is taxable.
Seller Pmt	Check this box to enable seller payment
Escrow	Select the escrow from the drop-down list.
Itemization Formula	Select the itemization formula description from the drop-down list.

Field:	Do this:
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.4.4 **Fees**

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

To set up the Fees

1. Click **Setup > Setup > Administration > User > Products > Contract > Line > Fees**.
2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type	Select the fee type from the drop-down list.
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.
Credit Limit From	Specify the minimum value of credit limit for the pricing.

Field:	Do this:
Method	Select the method of calculating the fee to be assessed from the drop-down list.
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.
Min Amt	Specify the minimum fee amount to be assessed.
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.5 Scoring Models

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

To set up the Scoring

- On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Scoring Models > Line**. You can set the following categories of scoring models:
 - Credit Score Models
 - Behavioural Score Models

4.5.1 Credit Score Models

You can either define new Credit Score Model or specify a new name in the **New Credit Model** field and click **Create Copy** to create a copy of selected score model with details.

- Click **Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models**.

- In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Scoring Models x

Loan Line Lease

Credit Score Models Behavioral Score Models

Score Models

Model	Description	Start Dt	End Dt	Enabled	Max Score	Company	Branch	Product	Currency
LOC_B5	LOC SCORING MODEL (BEHAVIORAL SCORE)	12/07/1993	12/31/4000	N	0	1000 ALL	ALL	ALL	ALL

Score Models

* Model

* Description

* Start Dt: 02/15/2016

* End Dt: 12/31/4000

* Enabled

Selection Criteria

* Max Score: 0

* Company: ALL

* Branch: ALL

* Product: ALL

* Currency: ALL

Parameters

Parameter

Max Value Enabled

No data to display.

Range Definition

Value From

Value From

Percent / Value Enabled

No data to display.

A brief description of the fields is given below:

Field:	Do this:
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Results section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box to use the score reasons supplied by the credit bureau. If unchecked, then automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub screen.
Auto Decision	Check this box to assign an application, a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, the system assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- A character parameter range definition should contain the exact value of the parameter.
 - Each scoring parameter should have range definitions defined that encompass all of the values that might result.
-

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models > Parameters**.
2. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason, from the drop-down list. (If, on the Scoring Models screen, the Bureau Screen check box is checked for the scoring model, you cannot update this field).
Weighted Value	Specify the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated.
Enabled	Check this box to enable the parameter.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter
5. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).

Field:	Do this:
Value From	Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

Note

Each scoring model should have grade definitions defined that encompass all of the values that might result.

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Line > Credit Score Models > Grades**.
2. In the Grade Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Score	Specify the score the application receives.
Credit Grade	Select the grade to assign to an application, from the drop-down list.
Application Status	Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.

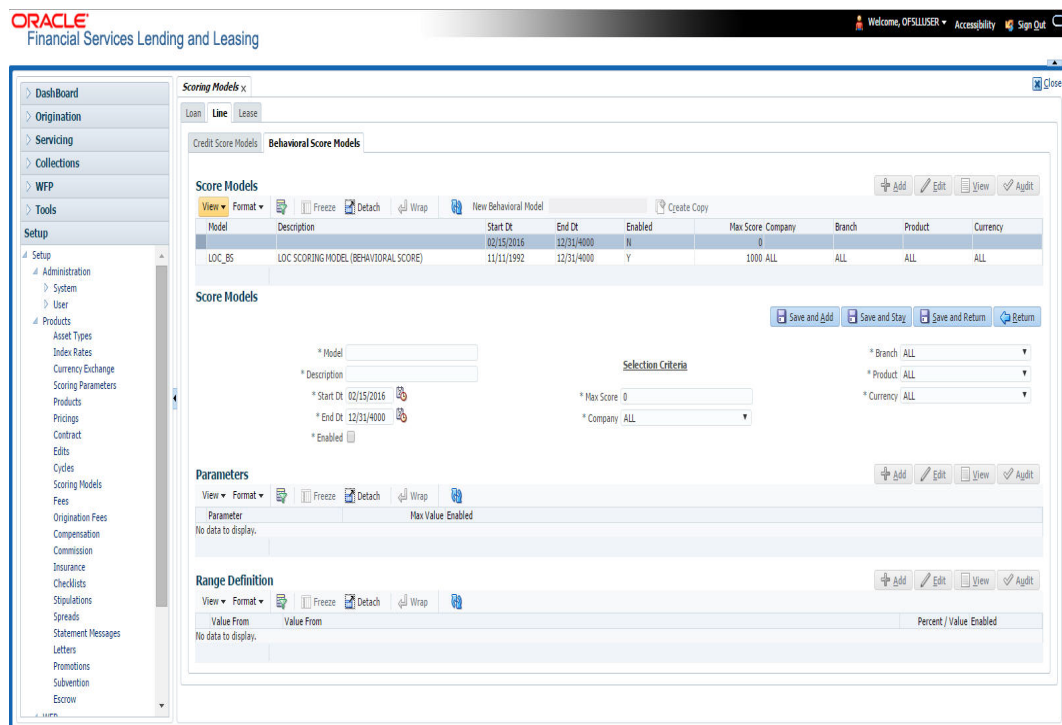
Field:	Do this:
Sub Status	Select the sub status to assign to applications with a score starting with the value of this grade definition, from the drop-down list. Credit scoring allows you to select the following status/sub status pairs: APPROVED - AUTO APPROVED REJECTED - AUTO REJECTED NEW - REVIEW REQUIRED NEW - RECOMMEND APPROVAL NEW - RECOMMEND REJECTION.
Enabled	Check this box to indicate that this grade definition will be considered when grading an application using this scoring model.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.5.2 Behavioral Score Models

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup > Setup > Administration > User > Products > Scoring Models > Line > Behavioral Score Models**.
2. In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Result section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box if bureau score reason is applicable.
Auto Decision	Check this box if auto decision is applicable.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

The Parameters section records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- A character parameter range definition should contain the exact value of the parameter.
 - Each scoring parameter should have range definitions defined that encompass all of the values that might result.
-

5. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason.
Weighted Value	Specify the weighted value.
Enabled	Check this box to enable the parameter.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
8. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.

Field:	Do this:
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.6 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

1. Company
2. Branch
3. Product

4. Application state
5. Transaction amount
6. Start date
7. End date
8. Currency

On the ranked rows, the first row is returned as the best match.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Fees > Line**.
2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing application. The top navigation bar includes the Oracle logo, the application name, and user information. The left sidebar contains a menu with options like Dashboard, Origination, Servicing, Collections, WFP, and Tools. The main area is titled 'Fees' and shows a 'Fee Definition' table with columns for Fee Rule, Fee Type, Start Dt, End Dt, Enabled, Calc Method, Min Amt, Max Amt, Percent, Company, and Bra. Below the table, there is a detailed view of a fee rule (ADV20E) with fields for Fee Type, Start Dt, End Dt, Enabled, Calc Method, Min Amt, Max Amt, Percent, Channel, Product, State, Currency, Company, Branch, and Credit Limit.

Fee Rule	Fee Type	Start Dt	End Dt	Enabled	Calc Method	Min Amt	Max Amt	Percent	Company	Bra
ADV20E	FEE ADVANCE	05/12/1994	12/31/4000	Y	PERCENTAGE OF T...	40.00	50.00	3.5000	ALL	ALL
ADV10E	FEE ADVANCE	05/12/1994	12/31/4000	Y	PERCENTAGE OF T...	30.00	100.00	3.0000	ALL	ALL
FEE_IN_CE	FEE LATE CHARGE	07/21/2016	12/31/4000	N	FLAT AMOUNT	500.00	1,000.00	4.9900	ALL	ALL
LC10E	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	FLAT AMOUNT	15.00	15.00	0.0000	ALL	ALL
MEM10E	FEE MEMBERSHIP	05/12/1994	12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000	ALL	ALL
NSF10E	FEE NSF	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000	ALL	ALL
OVR10E	FEE OVER CREDIT	05/12/1994	12/31/4000	Y	FLAT AMOUNT	25.00	25.00	0.0000	ALL	ALL

A brief description of the fields is given below:

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Type	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Enabled	Check this box to enable the fee.
Calc Method	Select one of the following method of calculating the fee, from the drop-down list. If 'Flat Amount' is selected, then minimum fee will be charged. If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From').
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Selection Criteria section	
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.

Field:	Do this:
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee). IMPORTANT: When you select the fee to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields. It is also recommended that you define a default printer for an Organization, Division and Department.
Credit Limit From	Specify the minimum value of credit limit for the pricing.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.7 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- Company
- Branch
- Product
- Account state

To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Checklists > Line**.

2. In the Checklist Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Welcome, APKELKAR Accessibility Sign Out

Checklist Type Definition

Checklist Code	Description	Checklist Type	Company	Branch	Channel
CHUNOE-CON-01	CONTRACT VERIFICATION CHECKLIST FOR LINE OF CREDIT	CONTRACT VERIFICATION CHECKLIST	ALL	ALL	ALL
CHUNOE-DEC-1	DECISION CHECKLIST FOR LINE OF CREDIT	DECISION VERIFICATION CHECKLIST	ALL	ALL	ALL
TEST_CHK_LINE_1	TEST_CHK_LINE_1	APPLICATION ENTRY VERIFICATION CHECKLIST	ALL	ALL	PHONE
TEST_CHK_LINE_2	TEST_CHK_LINE_2	APPLICATION ENTRY VERIFICATION CHECKLIST	ALL	ALL	ALL

Checklist Type Definition

Checklist Code: CHUNOE-CON-01

Description: CONTRACT VERIFICATION CHECKLIST F

Checklist Type: CONTRACT VERIFICATION CHECKLIST

Enabled: ☒

Selection Criteria

Company: ALL

Branch: ALL

Channel: ALL

Product: ALL

State: ALL

Currency: ALL

Checklist Action Definition - Regular

Checklist Action Definition

Action Code: No data to display.

Description: No data to display.

Sort: Enabled

3. A brief description of the fields is given below:

Field:	Do this:
Checklist Code	Specify the checklist code that identifies checklist being defined.
Description	Specify the description for the checklist.
Checklist Type	Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system.
Company	Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup.

Field:	Do this:
State	Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state. IMPORTANT: By selecting which edits type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.
Currency	Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency.
Enabled	Check this box to enable the checklist.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

5. In the Checklist Action Definition - **Regular** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. In the Checklist Action Definition - **Document** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Document Type	Select the document type from the drop-down list.

Field:	Do this:
Document Sub Type	Select the document sub type from the drop-down list.
Document Mandatory	Check this box to indicate that the document is mandatory.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8 Statement Messages

The Messages screen allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When the system generates a statement for an account, all statement messages matching the selection criteria are included in the statement file for that account.

The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statement's screen on the Customer Service screen.

To set up the Messages

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Statement Messages > Line**.
2. In the Statement Messages section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main window is titled "Statement Messages" and contains a table with the following data:

Seq Code	Start Dt	End Dt	Enabled	Text	Company	Branch	Product	Currency	Producer
1		12/31/4000	N						
2 TEST	12/12/2015	12/31/4000	N	TEST	NL02	NLP1	LINE UNSECURED ...	YEN	ALL
12 001	12/07/1993	12/31/4000	Y	NO TEASER RATE	ALL	ALL	ALL	ALL	ALL

Below the table, there are input fields for creating a new message:

- * Seq: 1
- * Code:
- * Start Dt: 12/31/4000
- * End Dt: 12/31/4000
- * Enabled: ☐
- * Text: Result
- * Selection Criteria:
 - * Company: ALL
 - * Branch: ALL
 - * Product: ALL
 - * Currency: ALL
 - * Producer: ALL

The left sidebar contains a navigation menu with the following items:

- Dashboard
- Origination
- Servicing
- Collections
- WFP
- Tools
- Setup
 - Administration
 - System
 - User
 - Products
 - Asset Types
 - Index Rates
 - Currency Exchange
 - Scoring Parameters
 - Products
 - Pricings
 - Contract
 - Edits
 - Cycles
 - Scoring Models
 - Fees
 - Origination Fees
 - Compensation
 - Commission
 - Insurance
 - Checklists
 - Stipulations
 - Spreads
 - Statement Messages
 - Letters
 - Promotions
 - Subvention
 - Escrow

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sort sequence of how the statement message should be printed.
Code	Specify the message code identifying the statement message.
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the message.
Result section	
Text	Specify the text of the statement message.
Selection Criteria section	
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.
Producer	Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type. IMPORTANT: By selecting which message to use, the system searches for a best match using the following attributes: 1. Company 2. Branch 3. Product 4. Producer 5. Currency Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.

4.9 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or “trigger events.” Each letter has its own trigger event. For example, you can configure the system to

automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer. STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments.

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.

- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

1. Company
2. Branch
3. Product
4. State
5. Currency

On the ranked rows, the first row is returned as the best match.

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Letters > Line**.
2. In the Letter Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the 'Letter Definition' window in the Oracle Financial Services Lending and Leasing application. The window has a sidebar on the left with navigation options: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Letter Definition' and contains a table with the following columns: Letter Code, File Name, Letter Type, Channel, Enabled, Batch Printer, Batch User, Company, Branch, Product, State, and Currency. The table lists several letter definitions, including 'ONLNDE_ACO_LTR', 'ONLNDE_ADV_LTR', 'ONLNDE_COL_LTR1', 'ONLNDE_COL_LTR2', 'ONLNDE_COL_LTR3', 'ONLNDE_CON_LTR', 'ONLNDE_DEC_FAX', 'ONLNDE_DEC_MULTIOFFER...', and 'ONLNDE_PDC_LTR'. Below the table, there are input fields for 'Letter Code', 'File Name', 'Letter Type', 'Channel', and 'Enabled'. There are also dropdown menus for 'Batch Printer', 'Batch User', 'Company', 'Branch', 'Product', 'State', and 'Currency'. The interface includes buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server.
Letter Type	Select the type of letter you want to generate from the drop-down list.

Field:	Do this:
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.
Result section	
Batch Printer	Select the batch printer being used to generate the letter from the drop-down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Criteria section	
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Appendix A: System Parameters

A.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- [System Parameters](#)
- [Organization Parameters](#)
- [Company Parameters](#)
- [Other Parameters](#)

Note

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

A.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on. Table below details the list of system parameters with their description and pre-defined values.

Sl.No	Parameter	Description
1	ACA_DLQ_AMT_EXCLUDED	This parameter is used to exclude delinquency amount for account ACH
2	ACA_PAYMENT_AUTO_LOAD	This parameter is used to control posting directly from the ACH file that has been created for customer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to 'Y', the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.
3	ACA_PRENOTE_DAYS	This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric.
4	ACA_PRE_PROCESS_DAYS	This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric.
5	ACH_PAYEE_PRENOTE_DAYS	This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric

Sl.No	Parameter	Description
6	ADMIN_SERVER_URL	This parameter is used to define the admin server URL
7	ADR_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location
8	ADR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for ADR file location
9	AGE_APPROVED_CONDITIONED_DAYS	This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Application. Input parameter value is numeric with no upper limit.
10	AGE_CONTRACT_DAYS	This parameter is used to specify the number of days by which a contract is treated as Aged Contract. Input parameter value is numeric with no upper limit.
11	ASC_COL_SER_ENABLED_IND	This parameter is used as the Collection Servicing Enabled Indicator
12	CAC_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
13	CAC_PROCESSED_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
14	CHECK_PRINT_PREVIEW	Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No).
15	CMN_AMOUNT_ROUND_FACTOR	This parameter is used to define the rounding factor for applicable fields (in this case calculated amounts). Input parameter value is 'ROUND AMOUNT TO 2 DECIMALS'. Currently system supports rounding factor 2 only.
16	CMN_AMOUNT_ROUND_METHOD	This parameter is used to define the amount round method during system set-up and would be applicable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF: ROUND: Rounded to nearest number higher or lower RAISE: Rounded to the nearest higher number CUTOFF: Truncate the digits without rounding or raising
17	CMN_APP_ACC_TITLE_FN_LN	This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If Yes is chosen, title would be in the format – First/Last Name, else the other option.

Sl.No	Parameter	Description
18	CMN_APP_- SERVER_HOME	This parameter is used to set the Application Server Home Directory. Input parameter value is user defined.
19	CMN_CURRENT_MOD- EL_YEAR	This parameter is used to default the Current Model Year.
20	CMN_DEBUG_LEVEL	This is the Common Debug Level
21	CMN_DEBUG_METHOD	This is the Common Debug Method
22	CMN_- FILE_PROCESS_TO_LOB	This parameter is used to change incoming/outgoing file process to CLOB process
23	CMN_GL_POST_DT	This parameter is used to specify the General Ledger Posting date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date manually to ensure correct posting dates in GL.
24	CMN_HTTP_PROX- Y_PORT	This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined.
25	CMN_HTTP_PROXY_- SERVER	This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT mentioned above.
26	CMN_INT_360_ACCRU- AL_DAYS_MTHD	This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all calculations with interest. Currently two methods are supported. Input parameter value is 'US' or 'EU' representing American and European method of interest accrual for 360 days.
27	CMN_TEST_TOOL_LOG- GING	This parameter is used to set testing tool logging parameter
28	CMN_SCHEMA_ID	This is used to specify the schema identifier for all users.
29	CMN_SCHEMA_NAME	This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined.
30	CMN_SCHEMA_PASS- WORD	This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.
31	CMN_SERVER_HOME	This parameter captures the Server Home Directory. Input parameter value is user defined.

Sl.No	Parameter	Description
32	CMN_SERVER_TEMP_DIR	This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined.
33	CMN_SER_ENVIRONMENT_FILE	This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined.
34	CMN_SYSTEM_UNDER_MAINTENANCE	This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No).
35	CMN_WALLET_PASSWORD	This parameter is used to specify the common wallet password. Input parameter value is user defined.
36	CMN_WALLET_PATH	This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.
37	CPP_NO_OF_PROMISES	This parameter is used to define the maximum number of promises/chances allowed for a customer who is delinquent and promises to pay. Input parameter value is numeric with no upper limit.
38	CPP_PROMISE_HELD_DAYS	This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit.
39	CRD_CHS_BIN	This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card payments processing)
40	CRD_CHS_CUR_CODE	This parameter is used to specify the currency code of the transacting currency for CHASE interface. Input parameter value is user defined.
41	CRD_CHS_DIR_PATH	This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined.
42	CRD_CHS_IND_TYPE	This is used to specify the industry type for CHASE payment interface for Credit Cards. Input parameter value is user defined.
43	CRD_CHS_MERCHANT_ID	This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined.

Sl.No	Parameter	Description
44	CRD_CHS_RE-MOTE_HOST_NAME	This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined.
5	CRD_CHS_SEC_RE-MOTE_HOST_NAME	Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined.
46	CRD_CHS_TIMEOUT	This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric.
47	CRD_CHS_USR_ID	This parameter captures the user id for CHASE interface which is required whenever the System needs to access/seek authorizations/process payments for credit cards etc. Input parameter value is user defined.
48	CRD_PTB_RE-MOTE_HOST_NAME	This is the Protobase Remote Host Name
49	CRD_PTB_RE-MOTE_HOST_PORT	This is the Protobase Remote Host Port
50	CRD_PTB_TIMEOUT	This is the Protobase Timeout Value
51	CRD_SOURCE_TYPE_CD	This is the Source Type Code
52	DDT_CREATE_DUE_-DATE_HISTORY	This parameter must be enabled to create a due date history for any account. Due date history sub tab under Transaction history displays the delinquency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/No).
53	DECI-SION_BUY_RATE_TOL-ERANCE	This parameter is used to define the variance in buy rate
54	EDF_DIALER_ACCT_-TYPE	This parameter is used to set up the account number reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number.
55	FIN_TIMEOUT	This parameter is used to define the polling interval for Fax-in service, i.e. minutes after which the Fax-in service would poll to establish a connection periodically. Input parameter value is numeric.
56	FLL_BPEL_PROCESS	This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/No).

Sl.No	Parameter	Description
57	ICA_INPUT_FILE_FORMAT	This parameter is used to define the input call activity file format
58	IFD_DIRECTORY	This parameter is used to define the Oracle directory object name for IFD file location
59	IFD_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for IFD file location
60	INCOMING_LOB_PURGE_DAYS	This parameter is used to define the incoming process file table purge days
61	INPUT_DIRECTORY	This parameter is used to define the Oracle directory object name for INPUT file location
62	ITU_DIRECTORY	This parameter is used to define the Oracle directory object name for ITU file location
63	ITU_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for ITU file location
64	IVR_DIRECTORY	This parameter is used to define the Oracle directory object name for IVR file location
65	IVR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for IVR file location
66	JSC_START_OF_BUSINESS_TIME	This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.
67	JSC_TIMEOUT	This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/seconds.
68	JSV_ARCHIVE_SERVER_CONFIG	This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined.
69	JSV_ARCHIVE_SERVER_URL	This parameter is used to specify the archive server url. Input parameter value is user defined.
70	JSV_BI_PASSWORD	This parameter is used to define the BI Publisher Password
71	JSV_BI_USER	This parameter is used to define the BI Publisher User ID
72	JSV_TEMPORARY_DIRECTORY	This parameter is used to define Oracle directory object name for Job Service Temp file location
73	JSV_BI_PASSWORD-JSV_REPORTS_RUNTIME	This parameter is to specify the reports runtime program. Input parameter value is user defined.

Sl.No	Parameter	Description
74	JSV_REPORTS_RUNTIME_CMDFILE	This parameter is used to specify the reports runtime command file. Input parameter value is user defined.
75	JSV_REPORTS_SERVER_CONFIG	This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.
76	JSV_REPORTS_SERVER_URL	This is used to specify the URL for the reports server. Input parameter value is user defined.
77	JSV_REPORT_ARCHIVE_DIRECTORY	This is used to specify the path & directory of Reports archive, input parameter value being numeric.
78	JSV_SMTP_SERVER	This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined.
79	JSV_TIMEOUT	This is to specify the polling interval for the job service during time out. Input parameter value is numeric. To check whether it represents minutes/ seconds.
80	JSV_USE_BI_PUBLISHER	This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No).
81	JSV_USE_REPORTS_SERVER	This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No).
82	LBX_TXN_GROUPING_CNT	This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric.
83	LCO_COL_LETTER1_GEN_DAYS	This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
84	LCO_COL_LETTER2_GEN_DAYS	This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
85	LCO_COL_LETTER3_GEN_DAYS	This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
86	LIEN_RELEASE_DAYS	This parameter is used to define the Lien Release Days
87	LOCKBOX_DIRECTORY	This parameter is used to define the Oracle directory object name for Lockbox file location

Sl.No	Parameter	Description
88	LOCKBOX_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed Lockbox file location
89	LOR_ADVERSE_ACTION_GEN_DAYS	This parameter is used to specify the number of days after the third collection letter post which the adverse action letter is to be generated. Input parameter value is numeric.
90	LOG_LOB_PURGE_DAYS	This parameter is used to log files header table purge days
91	MAX_AGED_TXN_AUTHORIZE_DAYS	This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days.
92	MAX_VOID_TXN_AUTHORIZE_DAYS	This parameter is used to set the maximum days to authorize transaction
93	OCP_CUSTOMER_PAYMENT_SITE_ID	This parameter is used to set the customer payment extract file site id
94	OCP_INCLUDE_ACH_ACC	This parameter is used to set the customer payment extract including ach accounts
95	OUTGOING_LOB_PURGE_DAYS	This parameter is used to define the outgoing process file table purge days
96	OUTPUT_DIRECTORY	This parameter is used to define Oracle directory object name for OUTPUT file location
97	PAC_ARCHIVE_DAYS	This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric.
98	PAC_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving accounts from 'O' tables i.e. old tables. Input parameter value is numeric
99	PAP_ARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric.
100	PAP_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications from 'O' tables. Input parameter value is numeric.
101	PCU_CHECK_REFUND_DAYS	This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric.
102	PDC_PRE_PROCESS_DAYS	This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric.

Sl.No	Parameter	Description
103	PENDING_PDC_DAYS	This parameter value will define the number of days before the initiation day for pending PDC accounts.
104	PGL_ARCHIVE_DAYS	This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric
105	PGL_OARCHIVE_DAYS	This parameter is used to define the number of days, post which the transactions in GL will be moved to the 'O' tables. Input parameter value is numeric.
106	PJR_PURGE_DAYS	This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric.
107	POD_PURGE_DAYS	This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric.
108	PPA_ARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'O' tables. Input parameter value is numeric.
109	PPA_OARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'OO' tables. Input parameter value is numeric
110	PPR_ARCHIVE_DAYS	This is used to specify the days for archival of producers details on a regular basis. Input parameter value is numeric.
111	PPR_OARCHIVE_DAYS	This is used to specify the days after which the producers details from 'O' tables need to be archived. Input parameter value is numeric.
112	PPX_ARCHIVE_DAYS	This is used to specify the days after which producer transactions are to be archived. Input parameter value is numeric.
113	PPX_OARCHIVE_DAYS	This is used to specify the days after which the producer transactions are to be moved from 'O' tables. Input parameter value is numeric.
114	PJR_COPY_PURGED_DATA	This parameter is used to copy data into purge tables
115	PST_ARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric.
116	PST_OARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived in the 'O' tables. Input parameter value is numeric.

Sl.No	Parameter	Description
117	PTT_PURGE_DAYS	This is used to specify the number of days after which the PTT table is to be purged. Input parameter value is numeric.
118	PTX_ARCHIVE_DAYS	This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric.
119	PTX_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric.
120	PTX_TX-N_LAST_PURGE_DT	This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date.
121	PUL_PURGE_DAYS	This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric.
122	PVA_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric.
123	PUP_ARCHIVE_DAYS	This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric
124	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric
125	PUP_TUP_LAST_PURGE_DT	This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date.
126	PVA_OARCHIVE_DAYS	This parameter value specifies the number of days for archival of vendor assignments from 'O' tables to 'OO' tables. Input parameter value is numeric.
127	PVI_ARCHIVE_DAYS	This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric.
128	PVI_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.
129	RAC_LOAD_FREQUENCY	This parameter is used to specify Accounts RDH Load Frequency
130	RAP_LOAD_FREQUENCY	This parameter is used to specify Applications RDH Load Frequency

Sl.No	Parameter	Description
131	RAT_LOAD_FREQUENCY	This parameter is used to specify Asset Tracking RDH Load Frequency
132	RBK_LOAD_FREQUENCY	This parameter is used to specify Bankruptcy Details RDH Load Frequency
133	RCA_LOAD_FREQUENCY	This parameter is used to specify Call Activities RDH Load Frequency
134	RCH_LOAD_FREQUENCY	This parameter is used to specify Deficiency Details RDH Load Frequency
135	RCO_LOAD_FREQUENCY	This parameter is used to specify Contracts RDH Load Frequency
136	RFO_LOAD_FREQUENCY	This parameter is used to specify Repo-Foreclosure RDH Load Frequency
137	RPR_LOAD_FREQUENCY	This parameter is used to specify Producers Rdh Load Frequency
138	RST_LOAD_FREQUENCY	This parameter is used to specify Setup Data RDH Load Frequency
139	RTX_LOAD_FREQUENCY	This parameter is used to specify Txns RDH Load Frequency
140	SALESAGENT_MAIL_SEND_IND	This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)
141	SCORING_PARAMETER_ALERT	This parameter is used to set the scoring parameter alert
142	SQL_DIRECTORY	This parameter is used to set the Oracle directory object name for SQL file location
143	TES_ANA_PRE_PROCESSES_CYCLES	This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric.
144	TES_DSB_ANALYSIS_PERCENT	This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.
145	TES_DSB_PRE_PROCESS_DAYS	This is used to specify the number of days for pre-process for escrow disbursements. Input parameter value is numeric.
146	TPE_AMORTIZE_ACCRUED_INT_ONLY	This parameter is used to specify that system has to amortize accrued interest at month end
147	TPE_APPLY_LTC_FROM_CURR_DUE_DT	This parameter is used for pyramid law fee method to apply late charge from current due date
148	TPE_ESC_ANALYSIS_DELQ_AMT	Parameter considers billed but uncollected amount for escrow analysis

Sl.No	Parameter	Description
149	TPE_EXCESS_PAYMENT_TO_MEMO	Excess payment on the account will be moved to memo payment.
150	TPE_EXCLUDE_ESC_LTC	This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).
151	TPE_EXT_CYCLES_BACKDATED	This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit
152	TPE_FUTURE_PAYOFF_DAYS	The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during monetary transactions posting.
153	TPE_GL_REFUND_HOLD_DAYS	This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.
154	TPE_MAX_CYCLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.
155	TPE_MIN_1098_INT_AMT_PAID	This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mortgage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their business. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account.
156	TPE_OLDEST_DUE_DT_NEW_MTHD	This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).
157	TPE_PAID_TO_CLOSE_DAYS	This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.
158	TPE_PAYMENT_TO_MULTI_ACCOUNTS	This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/No).
159	TPE_PAYOFF_VALID_THRU_DAYS	This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as 7, the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric.
160	TPE_PMT_POST_EOD	This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to 'Y', payments can be allowed during EOD.

Sl.No	Parameter	Description
161	TPE_SCHGOFF_DLQ_DAYS	This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify)
162	TPE_SCHGOFF_REVIEW_DAYS	This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric.
163	TPE_SCRA_DEFAULT_INTEREST_RATE	This parameter is used to define the default interest rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parameter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts).
164	TPE_SHOW_BACKDATE_WARNING	This parameter is used to define whether a warning message is to be shown if monetary transaction is backdated
165	TPE_STMT_INC_ALL_TXNS	This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No).
166	TPE_STOP_COMP_DELQ_DAYS	This parameter is used to stop computation when delq days > 60
167	TPE_TXN_POST_DEFAULT_GLDATE	This parameter is used to default GL date in date type parameters during txn posting (y/n)
168	TPE_VOID_TO_CLOSE_DAYS	This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric.
169	UIX_DEFAULT_IMAGE_PATH	This parameter is used to define the default image directory maintained for the purpose of online attachment of document images to an application using documents maintenance section under Account documentation. Input parameter value is user defined.
170	UIX_DIRECT_LOAN_COMBO_ULN_UFN	This parameter when set to yes allows underwriting and funding to be carried on by a single responsibility for direct loans only. Input parameter value is Boolean (Yes/No).
171	UIX_INCOMING_FILE_PATH	This parameter is used to specify incoming file path of app server
172	UIX_LOCAL_COUNTRY_CD	Through this parameter we can set the local country where an FI has multiple branches across different geographies. Input parameter value is user defined.

Sl.No	Parameter	Description
173	UIX_LOCK_UNLOCK_AND_COPY	This parameter is used to enable the user interface lock / unlock and copy features. Input parameter value is Boolean (Yes/No).
174	UIX_MAX_ACC_SEARCH_ROWS	This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric.
175	UIX_MAX_APP_SEARCH_ROWS	This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric.
176	UIX_OUTGOING_FILE_PATH	This parameter is used to specify outgoing file path of app server
177	UIX_REPORTS_SERVER_CONFIG	This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL.
178	UIX_REPORTS_SERVER_URL	This parameter sets the URL for Reports server. Input parameter value is user defined.
179	UIX_SHOW_LN_VARIABLE_RATE_TABS	This parameter can be used to show loan variable rate tabs. Input parameter value is Boolean (Yes/No). This is not required for OFSLL.
180	UIX_UTILITIES_SERVLET_URL	This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL.
181	UPR_PRO_NBR_SYS_GENERATED	This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation.
182	VEV_NADA_TOKEN_URL	This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined.
183	VEV_NADA_UPDATE_DAY	This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric.
184	VEV_NADA_URL	This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined.
185	VEV_NADA_USER_ID	This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined.
186	VEV_NADA_USER_PASSWORD	This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined.

Sl.No	Parameter	Description
187	VEV_VALUATION_REGION	This parameter is used to define the default region for vehicle evaluation. Input parameter value is the region name, and is user defined.
188	VEV_VALUATION_SOURCE_CD	This parameter is used to specify the default vehicle evaluation source code. Input parameter value is user defined. A number of parameters are possible in OFSLL as below: 1.Appraisal Company 2.Broker 3.BUC GUIDE 4.DATA QUICK 5.NAMS/SAMS SURVEY – USED 6.REALTOR 7.NADA INTERFACE USED CARS 8.BLACKBOOK INTERFACE USED CARS 9.KELLY INTERFACE 10.NADA – NEW 11.NADA – USED 12.KELLY NEW BLUE BOOK 13.KELLY USED BLUE BOOK 14.INVOICE 15.BLACK BOOK 16.NADA INTERFACE COMMERCIAL TRUCKS 17.COMPANY INVOICE 18.GOLD BOOK 19.GALVS 20.OTHER 21.ALG
189	WFP_DIRECTORY	This parameter is used to specify the Oracle directory object name for WFP file location
190	WFP_MAX_CYCLES_BACKDT	This parameter is used to specify the back dated cycles date for WFP.
191	WFP_PROCESSED_DIRECTORY	This parameter is used to define oracle directory object name for wfp file location.
192	WFP_REVERSE_TXN_IND	This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolean (Yes/No).
193	XAE_DEALUPD_MAX_ALLOWED_DAYS	This parameter is used to define the max allowed days for Deal Update
194	XAE_DEALUPD_ALLOWED_IND	This parameter is used to indicate whether deal update is allowed or not
195	XSL_TAX_INTERFACE	This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as 'Manual'.
196	OUTBOUND_CALL_Q	This parameter is used to generate reports (including emailing statements/letters) using Application Server instead of Database server.

Sl.No	Parameter	Description
197	ACA_PRE_PROCESS_DAYS_FIRST	This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case
198	IPR_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed IPR file location
199	IPR_DIRECTORY	This parameter is used to define the Oracle directory object name for IPR file location
200	UIX_PWD_MGMT_EXTERNAL_URL	This parameter is used to set external password management url, if applicable
201	UIX_PWD_MGMT_EXTERNAL	This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/N)).
202	ICU_PROCESSED_DIRECTORY	This parameter is used to define the Oracle directory object name for processed ICU file location
203	ICU_DIRECTORY	This parameter is used to define the Oracle directory object name for ICU file location
204	UIX_BILL_CYCLE_ALLOWED_IND	This parameter is used to indicate whether Billing cycle is allowed at the application level
205	CMN_EOD_SLEEP_MINS	This parameter is used to set in minutes the EOD sleep time
206	CMN_CORE_BANK_TXN_CD	This parameter is used to set code for OFSLL and Core Banking integration
207	UIX_DIRECT_DISB_MANUAL_SELECT	This parameter will allow manual selection of disbursement mode for direct loans
208	ICC_DLQ_AMT_EXCLUDED	This parameter enabling will exclude delinquency amount for CASA account
209	CMN_CORE_BANK_IND	This parameter is used to set whether OFSLL can integrate with Core Banking.
210	BKRP_FILE_REC_LIMIT	This parameter is used to set the limit of total number of records allowed to be added in the 'Input Data File' shared from external interface. Note: if the number of records exceeds the set limit, multiple 'Input Data Files' are to be created.
211	UVN_VEN_NBR_SYS_GENERATED	This parameter is used to validate if 'Vendor Number' has to be auto generated (if set to Y) or to be specified manually in the Vendor details screen.

Sl.No	Parameter	Description
212	METRO_WITHOUT_COLL_IND	This parameter indicates whether Metro II reporting is handled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity. However when Collections module is being used, the Collateral status is tracked with the repossession details updated in 'Repo/Foreclosure' screen of Collections module.
213	METROII - FIRST_DELQ_DT_ADD_DAY	This parameter is used to calculate the first delinquency date that needs to be reported in the Metro II reporting file. By default the parameter is 'disabled' indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized number of days to the system calculated first delinquency date for the Metro II reporting purpose.
214	DAYS_TO_PULL_CRB_REPORT	This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.
215	XWS_ACS_RESP - MULTI_RECORD_IND	This parameter is used to indicate if multiple records exist in the response file received for account search. Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter" However, when this parameter is set to 'Yes', system only indicates that there are multiple records/rows in response file.
216	GRI_DLQ_DAYS_AUTO_STATUS_CHG	This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to 'PENDING ON HOLD' status.
217	TPE_PMT_POSTING - CLS_ACCOUNT	This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts. Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.

Sl.No	Parameter	Description
218	TPE_BACKDT_P-MT_POSTING	This parameter is used to define the payment posting criteria for backdated payments for the following type of account conditions: - Paid off - Charged-off - Account under activation - Account under conversion - Non-performing Account - PC2 SI (Pre-computed to Simple Interest) Reschedule Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.
219	EXP_PA_-SOFT_PULL_IND	This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.
220	PMT_BATCH_POSTING	This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.

A.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

1. Organization
2. Division
3. Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.

When determining which parameter to use, OFSLL system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of 'ALL' being a lower order match than an exact match.

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

Sl.No	Parameter	Description
1	MAX_PASSWORD_HISTORY_CHECK	This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to specify the limit.
2	UCS_GROUP_FOLLOWUP_DAYS	This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account condition as the selected account and bear the same customer ID. The prerequisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric.
3	UCS_REVIEW_QUEUE_ALLOWED	This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No).
4	UIX_APPLICATION_VIEW_ALL_APPS	The system uses this parameter to determine which users have the ability to view all applications. The system selects the best match based on a hierarchical sort by Organization, Division and Responsibility fields, with values of 'ALL' being a lower order match than an exact match. Input parameter value is Boolean (Yes/No).
5	UIX_HIDE_RESTRICTED_DATA	This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsibility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to 'Y', the details appear in a masked format (for e.g. SSN – XXX-XX-456)
6	UIX SMTP_SERVER	This parameter is used to set up the email server for user interface. The input value would be 'SETME' and check the 'Enable' flag.

Sl.No	Parameter	Description
7	UIX_VIEW_SECURED_ACCOUNTS	This is used to specify whether an account can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. Note: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.
8	UIX_VIEW_SECURED_APPLICATION	This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewable only by users defined in the Organization, Division hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility levels. Note: While creating application, selecting appropriate applicant's classification would be essential for this parameter to be effective.
9	ULG_DAY_END	This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.
10	ULG_DAY_START	This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error
11	ULG_FAILED_LOGIN_TRIALS_MAX	This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 999999999999.
12	ULG_INACTIVITY_DAYS_MAX	This parameter is used to specify the maximum number of days the User ID can be without utilization before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999.

Sl.No	Parameter	Description
13	ULG_PWD_CASE_SENSITIVE_REQ	This is used to allow all passwords to be case sensitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as 'NO', password would be stored in Upper case. If this parameter is set to N. then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to N.
14	ULG_PWD_CHANGE_DAYS_ACTUAL	This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 999999999999.
15	ULG_PWD_CHANGE_DAYS_PROMPT	This is used to set the maximum number of days after which system will prompt the User for password change, in cases where password has not been changed within the set period. Input parameter value is numeric.
16	ULG_PWD_LENGTH_MIN	This is used to set the minimum length of password string that is required. If this criterion is not met, system would throw an alert specifying minimum character length required to be input.
17	ULG_PWD_LOWER_CHAR_REQ	This is used to allow at least one lower case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in uppercase only.
18	ULG_PWD_NBR_REQ	This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one numeric character.
19	ULG_PWD_SPECIAL_CHAR_REQ	This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one special character.
20	ULG_PWD_UPPER_CHAR_REQ	This is used to allow at least one upper case character in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean passwords would be allowed in lowercase only.
21	ULG_WEEK_END	This parameter enables to set the last day of the week when a user can have access to the system. Input parameter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc.

Sl.No	Parameter	Description
22	ULG_WEEK_START	This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric.
23	CRB_ERROR_VALIDATION_IND	This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error. When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system displays an 'Error' message stating 'Bureau Report exists for the same Customer from the same Bureau for Account# XYZ' along with list of account number(s) and/or application number(s). If not, a 'Warning' message is display and request is accepted for processing. Note: Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.

A.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

Sl.No	Parameter	Description
1	AUD_ADV_REASON_MODEL	This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parameters sub page. Whenever the flag 'Bureau Score Reasons' is unchecked during credit bureau scoring model set-up, then automatically rejected applications scored using this scoring model picks up the Adverse Action Reasons from the Parameters sub page.
2	AUD_SCORING_METHOD	This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as 'primary applicant only', the system will perform the application scoring for the primary applicant only and according to other applicable parameters specified. Other parameter input values are Minimum Score, Maximum Score, Minimum Tier (Grade), Maximum Tier (Grade).

Sl.No	Parameter	Description
3	AUD_SCORING_- METHOD_IN_BUREAU	This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Maximum Score and Minimum Score. If Maximum score is set-up in company parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maximum score from the different bureaus.
4	CBU_DATA_SET_SIZE	Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly.
5	CBU_FILE_FORMAT	Metro 2 file format definition, user need to select from the parameter value drop down.
6	CMN_ASE_VALIDATE_- MAKE_MODEL	This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No).
7	CMN_CMB_DE- FAULT_PRINTER	This is used to define the default printer for printing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display 'Undefined'.
8	CMN_WEEKLY_NONBUSI- NESS_DAYS	This parameter is used to set-up the weekly holidays at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display 'UNDEFINED'.
9	COR_STORAGE_DIREC- TORY	This parameter is used to specify the path/location for Oracle directory object template for correspondence documents. Input parameter value is 'SETME'; if none is specified and parameter enabled, 'UNDEFINED'.
10	DBR_- JOINT_INC_DEBT_WITH_ 2NDRY	This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parameter value is Boolean (Yes/No).
11	DBR_- JOINT_INC_DEBT_WITH_ SPOUSE	This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parameter value is Boolean (Yes/No).

Sl.No	Parameter	Description
12	DDP_CRB_EXPIRATION_DAYS	This parameter is used to define the credit bureau report expiration days. So if this is set as 30, system will use all available credit bureau reports pulled which are not older than 30 days from current day, during de-dupe. Input value is numeric with no upper limit.
13	DDP_DE-DUP_DEBT_WITH_2NDRY	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
14	DDP_DE-DUP_DEBT_WITH_SPOUSE	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse, in addition to de-duping Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
15	DOT_STORAGE_DIRECTORY	This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is 'SETME'.
16	ECB_EDIT_FAIL_ANY_APL	This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to 'YES', the edit will fail even if one of the applicant's bureau score fails to qualify.
17	ECB_USE_APL_CURRENT_SCORE_CRH	This parameter is used to define whether the system should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No).
18	FIN_IMAGE_STATUS_CD	This parameter is used to set-up default image status for fax-in service. The input parameter values are 'RUSH', 'NEW', 'SKIP', 'BAD', 'PROCESSED' and 'PURGED'.
19	FIN_POP_PASSWORD	This parameter is used to define the pop password to access the fax-in service. Input parameter value is user (System Administrator) defined.
20	FIN_POP_SERVER	This parameter is used to define the pop server to receive the faxes in fax-in service. Input parameter value is location and path of the server.
21	FIN_POP_USERNAME	This parameter is used to define the pop username to access the fax-in service. Input parameter value is user (System Administrator) defined.

Sl.No	Parameter	Description
22	FIN_STORAGE_DIRECTORY	This parameter is used to set-up the Oracle directory object name for storing the images received through the fax-in service. Input parameter value is user (System Administrator) defined.
23	FIN_TEMP_DIRECTORY	This parameter is used to define the temporary directory to be used for the fax-in service. Input parameter value is user (System Administrator) defined.
24	LOR_AUTOMATIC_CON_FUND_FAX	This is used to define the decision fax generation when an application is funded. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved.
25	LOG_STORAGE_DIRECTORY	This parameter is used to define the Oracle storage directory. Input parameter value is user (System Administrator) defined.
26	LOR_AUTOMATIC_APPROVAL_FAX	This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved.
27	LOR_AUTOMATIC_REJECTION_FAX	This is used to define the decision fax generation when an application is rejected. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the rejection fax in the pre-defined template whenever an application is declined.
28	MAX_LEAD_DAY_AGE	This parameter is used to define the maximum no. of days, post which the sales lead would be considered cold. Input parameter value is numeric with no upper limit.
29	MULTI_OFFER	Through this parameter the multiple offers (sub-tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as 'Y', the underwriter can view multiple offers and select one of them to be applied for the specific application.
30	MULTI_OFFER_MAX_NUMBER	This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as 'N', this parameter can be ignored as there is no use specifying a value.

Sl.No	Parameter	Description
31	MULTI_OFFER_MAX- _TERM	This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
32	MULTI_OF- FER_MIN_TERM	This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
33	MULTI_OFFER_PMT_TOL- ERANCE	For Multi offer variance in payment is defined in this parameter.
34	MULTI_OFFER_TERM_- VAR	For multi offer Term variance will be defined in the parameter.
35	PRESENT_VALUE_COM- PUTE_RATE	This parameter will perform Present Value Computation Rate (Inflation/Discounting Rate).
36	RATE_CHG_L- TR_PRE_PROCESS_- DAYS	This parameter is used to set up the number of days prior to rate change effective date to generate rate change letters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit.
37	STM_GEN_AFTER_MATU- RITY_IND	This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to 'Y', statements will get generated for accounts that remain unpaid even after maturity.
38	UIX_RUN_AAI_ACT	This parameter is used by the system to determine whether to create and activate an account online. Input parameter value is Boolean (Yes/No).
39	UIX_UCS_CAC_MAX_- FOLLOWUP_DAYS	This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit.
40	UIX_UCS_CAC_MAX_- PROMISE_DAYS	This parameter is used to set up the maximum number of days allowed for customers who promise to pay when following up for delinquent accounts. Input parameter value is numeric.
41	AUD_QUEUE_INI- TIAL_CRB_FAILED	This parameter enabling will Queue the application if any bureau failed.
42	UIX_UCS_CUA_MAX_- FOLLOWUP_DAYS	This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system.

A.5 Other Parameters

The following additional set of parameters are also available to control system specific data and other administration process.

SI.No	Parameter	Description
1	CRB_MAX_BU- REAU_PULL	This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.
2	CRB_ALL_APL_BU- REAU_PULL	This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N).
3	CBU_FILE_FREQUENCY	This parameter is used to set the Metro II File Frequency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly.
4	JOINT_DE- DUP_SPOUSE_LIABILI- TIES	This parameter is used to determine duplicate liabilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No).
5	JOINT_DEDUP_ALLAP- L_LIABILITIES	This parameter is used to determine duplicate liabilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/No).
6	ASC_COL_SER_ENA- BLED_IND	This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N).
7	CMN_TEST_TOOL_LOG- GING	This parameter is used to set the testing tool logging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No).
8	FIN_DOWNTIME_BEGIN	This parameter is to define the start of period for down time of Fax-in service. Input parameter value is time in 24 hour format.
9	FIN_DOWNTIME_END	This parameter is used to define the end of period for down time of Fax-in service. Input parameter value is time in 24 hour format.
10	FIN_ERROR_LIMIT	This parameter is used to define the error limit for Fax-in service. Input parameter value is numeric.
11	ICA_INPUT_FILE_FOR- MAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.

Sl.No	Parameter	Description
12	JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).
13	JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).
14	PJR_COPY_PURGED_DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).
15	PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.
16	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric.
17	PUP_TUP_LAST_PURGE_DT	This parameter is used to capture the last date when transactions upload details were purged. Input parameter value is date.
18	TPE_APPLY_LTC_FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).
19	TPE_EXCESS_PAYMENT_TO_MEMO	This parameter will make excess payment to the memo payment by marking this Parameter as YES.
20	TPE_STOP_COMP_DELQ_DAYS	This parameter is enabled to stop computation if the account is delinquent for more than 60 days.